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Report
2007 CSLP
Client Satisfaction Survey

Prepared for
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APPENDIX 1 - PROGRAM NAMES

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APPENDIX 3 - TABLE OF CONFIDENCE INTERVALS AND SAMPLING ERRORS

1. EXECUTIVE SUMMARY

1.1 BACKGROUND AND OBJECTIVES

- The overall purpose of the Canada Student Loans Client Satisfaction Survey was to track client experience and satisfaction with the Canada Student Loans Program (CSLP) service delivery. Targeted clients were in-study and In-repayment borrowers who received service in the previous six-month period. Clients-in-collection who received service in the same period were also surveyed, and are presented separately in this report.

- The survey was conducted between January 24 and February 21, 2007, with a random sample of 1,010 borrowers and 400 clients-in-collection from all participating provinces and territories.[1]

  - The survey was conducted under the direction of the Canada Student Loans Program (CSLP).

  - A similar national survey, which used most of this year's questions, was conducted last year.

- Questions asked in the survey dealt with:

  - The types and points of contact with the NSLSC;

  - Levels of satisfaction with the service delivery of the NSLSC, including any problems associated with clients' dealings (for borrowers in-study, in-repayment or in a grace period);

  - Levels of satisfaction with the service delivery of the National Collection Services (NCS), including any problems associated with clients' dealings (clients-in-collection only);

  - Assessment of the application and consolidation process;

  - Funding sources used while studying;

  - The impact of obtaining a government student loan on the decision to pursue post-secondary education (PSE);

  - Sources of information on student financial assistance used, and those considered most helpful;

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1 *Quebec, Nunavut, and Northwest Territories do not participate in the Canada Student Loans Program. The federal government provides alternative funding to these provinces, with which they operate their own student financial assistance programs.*

- Use of, and satisfaction with, the CanLearn / NSLSC websites; and,
- Levels of interest in using several secure Internet interactive services.

- While the overall results can be considered accurate to within +/- 2.6%, nineteen times out of twenty, results of sub-groups contain larger margins of sampling error.
  - Note that this is the only potential error that can be measured (sampling error) and that the results of any survey contain four distinct sources of potential error related to: coverage, measurement, non-response and sampling. The quality of a survey rests on the effective management of these four sources of potential error to achieve the lowest total survey error.
  - Note also that public opinion surveys cannot be exact measures of perceptions but only approximations.

1.2 Key Findings on Borrowers

- Results are presented on the basis of all borrowers, except when significant differences between In-study and In-repayment borrowers were observed.

1.2.1 Satisfaction with the Service Offered by the CSLP

Overall Evaluation of the CSLP

- Most borrowers contacted only one component of the CSLP (most often the NSLSC). The level of satisfaction with this component is presented next, as the overall level of satisfaction with the CSLP takes into account both borrowers who had been in direct contact with the CSLP or those who had not (including service offered by any of the CSLP's components).

- Borrowers' overall level of satisfaction with service received from the CSLP has remained unchanged from 2006 (75%).
  - Only 4% of borrowers expressed dissatisfaction.
  - In 2005, the benchmark year, fewer clients were satisfied (69%).

- More borrowers felt that service had improved (16%) over the last year than borrowers who felt it had worsened (6%), with the majority not seeing any significant change (77%) in the level of service provided.
  - Unchanged since 2006 (14% improved vs. 7% worsened and 79% unchanged).

Levels of Satisfaction with the Service Offered by NSLSC

- The average level of satisfaction with seven service elements (listed in **Q5** of the appended questionnaire) related to the NSLSC was 74.9%.

  - The average satisfaction rating, and the satisfaction ratings for each service element, were similar to last year's ratings.

- The service elements of the NSLSC that showed the highest satisfaction ratings were the same as in 2006:

  - access to service in the official language of choice (93%);
  - courteousness of staff (84%); and,
  - service provided in a fair manner (81%).

Most Important Service Elements

The service elements most correlated with the overall level of satisfaction, and which would be expected to have more impact on the overall level of satisfaction, were:

- competence of staff (0.60);
- extent to which the service was provided in a fair manner (0.58);
- extent to which clients were informed about the NSLSC (0.53); and,
- ease of access to service (0.53).

The priority for improvement should be given to highly important[2] service elements or the service elements which received below-average satisfaction ratings. Two service elements met this criteria and could be considered the best opportunities for improvement. They were:

- ease of access to service; and,
- extent to which clients were informed about the NSLSC.

Levels of Agreement

Eight statements about particular aspects of the service were read to respondents (listed in **Q6** of the appended questionnaire). Two had remarkably high levels of agreement:

- The information you received was accurate (81%); and,
- The service representative was easy to understand (80%).

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2 *Importance inferred by correlation. See sections 4.9 and 4.10 for a description of the method used.*

A strong majority of borrowers also agreed with the other statements (between 69% and 78%).

- Note that one aspect showed a sharp decline compared to 2006 (namely "you and the representative shared a common understanding of the next steps" – 71% in 2007 vs. 83% in 2006). This statement, with its closed-ended response codes, did not permit us to pinpoint the exact cause of the problem that could be attributed to this decline in satisfaction, but it would certainly be prudent to investigate this further.

Only 18% of all borrowers had encountered a problem dealing with CSLP and one-third (34%) of these respondents were satisfied with the way their problem was resolved.

- Overall, these findings indicate a high level of satisfaction and stability compared to 2006.

1.2.2 Difficulties in Repaying, Repayment Options, and Loan Obligations

- About one in three (36% vs. 27% in 2006) borrowers in-repayment said they had encountered difficulties repaying their loans in the past 6 months.

- Three-quarters (72%) of the borrowers in-repayment found repayment options clear to them when consolidating their student loans.

  - Of those (repayers) who had not applied for interest relief in the past six months, 77% said they were aware that the NSLSC offered repayment assistance options if scheduled loan payments could not be made, and only 9% could not name any of these options (40% in 2006).

- Aside from the total amount owed, sizeable proportions of clients were unaware of the various clauses or details of their loans – especially the options available and the fact that interest accrues during the grace period.

  The total amount of loan - 79% were clear;
  The current interest rate - 61% were clear;
  The number of years to repay - 57% were clear;
  Options available - 55% were clear; and,
  That loan interest accrues during a grace period - overall 36% knew.

- Repayment options available, and the workings of a student loan, were unknown or unclear to approximately four-out-of-ten borrowers, which is systematically more than last year.

1.2.3 Student Loan Application Process

- Nearly half (46%) of all borrowers had applied for a student loan in the previous 6 months.
- Overall, 71% of the CSLP applicants surveyed had downloaded their student loan application form from the Web, and 77% of them (55% of all CSLP applicants) had also submitted their applications on-line.
    - 63% of in-repayment, and 74% of In-study borrowers had downloaded their application forms.
    - 81% of all CSLP applicants indicated that it had been easy to find information about applying for a student loan and 66% indicated that the forms were easy to complete.
- 70% of Canada Student Loan applicants received their loans in time to pay their tuition fees without penalty, and as many (69%) were satisfied with the length of time between submitting their applications and being notified of the results.
    - Not surprisingly, those who had received their loans in time were much more likely to be satisfied with the length of time it took (76%) than those who received their loans late (49%).

1.2.4 Funding Sources - Usage and Reliance

- The survey explored 17 different funding sources which borrowers might rely on to finance their studies. They were regrouped into five broader categories to facilitate presentation of findings and comparisons with the 2006 results.
- Findings suggested that students had relied to the same extent as last year on the various funding sources listed in the survey. However, borrowers this year had relied slightly less on personal savings, friends, CSGs, lines of credit and money from employers.

Government-funded student financial aid was the source of funding most frequently used by borrowers in-study.

- A GSL was the main source of funding for 6 out of 10 In-study borrowers (62% compared to 57% last year).
- 76% of In-study borrowers (75% last year) said they had relied extensively on this financial source.
- 45% of recent applicants for a GSL also stated that they had relied at least minimally[3] on a government study grant (49% in 2006).

[3] *Only 28% of all in-study borrowers mentioned having received a government study grant, which underscores thatsome respondents may have confused this source of funding with the Canada Education Savings Grant (CESG), and findings related to these grants should be interpreted with caution.*

Personal savings and work income was the second-most-important source of funding used by CSLP clients (when considering the incidence of usage, level of reliance, and ranking as a main source of funding).

- 36% of In-study borrowers said that they had relied extensively on personal savings and work income and 21% indicated it was their main source of funding. Last year, higher proportions were observed (45% had relied extensively on it).

Family and friends was the third-most-important funding source.

- 44% of In-study borrowers (46% last year) said that they had relied extensively on family and friends as a financial source, and for 8% (6% last year) it was the main source.

Banks / credit unions / employers was the fourth-most-important funding source.

- 28% of In-study borrowers (36% in 2006 and 23% in 2005) had relied extensively on money borrowed from banks / credit unions / employers, and for 3% (6% last year) it was the main source.

- The following table presents the importance of funding sources for the current school year compared with 2006.

RELIANCE OF STUDENTS ON FUNDING SOURCES FOR THE CURRENT SCHOOL YEAR
– 2007-2006 COMPARATIVE FINDINGS –

IN-STUDY BORROWERS	2007 (626) %	2006 (741) %	Difference %
1. Government student financial aid			
➢ Relied extensively	77	75	+2
➢ Main source	63	58	+5
2. Personal and work income			
➢ Relied extensively	36	45	-9
➢ Main source	21	21	0
3. Family and friends			
➢ Relied extensively	44	46	-2
➢ Main source	8	6	+2
4. Banks / credit unions / employers			
➢ Relied extensively	28	36	-8
➢ Main source	3	6	-3
5. Other government financial resources			
➢ Relied extensively	5	7	-2
➢ Main source	0	1	-1

All figures based on borrowers currently studying.

1.2.5 Impact of Government-Funded Assistance on Studies

Impact of GSL on Post-Secondary Attendance

- If In-study borrowers had not received their GSL this year, 52% of them would not have attended post-secondary education (PSE).

- Among those who would have stayed in school anyway (48%), half (52%) would have reduced their course load or changed their educational institution and/or program of study.

  - These findings are statistically the same as in 2006.

- Therefore, if a GSL had not been granted for the current school year, there would have been major impacts for 77% of all In-study borrowers surveyed (no enrolment or changes to course load, institution or program). More specifically:

  - 37% would have delayed their studies;
  - 15% would have stopped their PSE studies completely; and,
  - 25% would have reduced their study load or changed their program of study / educational institution.

Impact on In-Study Borrowers if a GSL had not Been Granted

IF A GSL HAD NOT BEEN GRANTED (IN-STUDY)	2007 (391) %
• Would have delayed their studies	37
• Would have stopped PSE completely	15
• Would have stayed in school anyway	48
- Without changing course load / institution / program of study	23
- With changes to course load / institution / program of study	25
• Would have drastically changed study plans	77

All figures based on In-study borrowers.

Impact of Canada Study Grant (CSG) on Studies

- 28% of all In-study borrowers had received a CSG this year.

Of the In-study borrowers holding a grant:

- A strong majority (78%) would have stayed in school even without a Grant; and,

  - Of those who would have stayed in school anyway, 51% would have reduced their course load, chosen part-time enrolment, or changed educational institution / program of study.

- Extrapolated to all In-study borrowers, the impact of not getting a grant would have been substantial but much less important than for a loan:
  - 5% would have delayed their studies;
  - 2% would have stopped their PSE studies completely; and,
  - 1% would have reduced their study load or changed their program of study / educational institution.

- If In-study borrowers who had received a CSG had not received a CSG, 72% of them would have compensated for this mainly with work income, 57% would have used bank loans / lines of credit / credit cards and 72% would have relied on financial support from family.

IMPACT ON IN-STUDY BORROWERS IF A GRANT HAD NOT BEEN RECEIVED

IF A GRANT HAD NOT BEEN RECEIVED FOR THE CURRENT YEAR OF STUDY	2007 (391) %
Got a Grant	28
Would have delayed their studies	5
Would have stopped PSE completely	2
Would have stayed at school anyway	22
- Without changing course load / institution / program of study	11
- With changing course load / institution / program of study	11
Would have drastically changed study plans	18

All figures based on In-study borrowers.

1.2.6 INFORMATION ON STUDENT FINANCIAL ASSISTANCE (SFA)

SFA: Knowledge of and Propensity to Look for Information

- The majority of borrowers currently enrolled (70%) first became aware of the availability of loans and grants in high school (58%) or earlier (12%).
  - 18% found out about student loans only after applying, and 9% only after they had enrolled in PSE.

- A total of 47% of all borrowers had searched for any information on SFA in the past 12 months. Of those who did, 84% had consulted a Web-based source.
  - 64% of those in-study, but only 36% of those in repayment.

Helpfulness of SFA Information Sources

- The vast majority of borrowers (90%) found the information on SFA to be useful.
  - A strong majority of them used a Web-based source (84%), including 34% who used the CanLearn / NSLSC websites and 35% who used a provincial website.
- Among 12 sources of information (unprompted), no single source stood out as being the most helpful, but all Internet sources pooled together were mentioned by nearly half (44%) of all borrowers as being the single-most-helpful source.
  - provincial websites were considered most helpful by 21% of respondents;
  - the Internet in general by 9%;
  - the CanLearn / NSLSC websites by 13%; and,
  - the Government of Canada website by 2%.

CanLearn / NSLSC Websites

- More specifically, 34% of all borrowers who had looked for information said they had looked on the CanLearn / NSLSC websites. Of those who had used the CanLearn / NSLSC websites to look for information on SFA:
  - 72% found all or most of what they needed;
  - 75% indicated that it was easy to find the information they were seeking;
  - 63% said that they were satisfied with the information provided; and,
  - 13% considered the CanLearn / NSLSC websites to be the most helpful sources of information on SFA and 20% to be the most or second most helpful source (more than in 2006: 16%).
- Of the 66% of borrowers who had looked for SFA information on sites other than the CanLearn / NSLSC websites, half did so mainly because they were not aware of those sites (54%).

RATINGS OF CANLEARN / NSLSC WEBSITES ON SFA
– 2007-2006 COMPARATIVE FINDINGS –

CANLEARN / NSLSC WEBSITES	CanLearn / NSLSC	
	2007 %	2006 %
	(1,010)	(1,305)
▪ Looked for information on SFA*	47	43
▪ Visited in past 12 months*	16	12
Helpfulness**	(444)	(511)
▪ Most helpful source	13	10
▪ Most or second-most helpful source	20	16
Access to information***	(165)	(172)
▪ Easy to find information needed (very or somewhat)	75	67
▪ Most or all of what was needed was found	72	72
Overall satisfaction with information provided***		
▪ Top 2 box ratings******	63	66
▪ Average score	3.8	3.9

* *Based on all borrowers.*
** *Based on those who had looked for information.*
*** *Based on visitors to the sites.*
**** *Top 2 box ratings on a 5-point scale.*

1.2.7 INTERNET INTERACTIVE SERVICES

- Overall, the level of interest in using secure interactive Internet services was high. Almost all clients indicated that they would use at least one of these services and 84% would certainly do so.

- We grouped the services into three categories, namely "interactions", "transactions" and "checking account." It appears that "checking account" elicited slightly more interest (74% certainly) among borrowers than "transactions" (66%) or "interactions" (65% certainly).

SECURE INTERACTIVE INTERNET SERVICES
LEVEL OF INTEREST IN USING

INTEREST (Certainly)	Total Borrowers (1,010) %
1. Check the status of account	61
2. Check outstanding balance	65
3. Review payment history	59
Total "Checking account" (at least one certainly)	***74***
4. Request revision of repayment terms	36
5. Apply for Interest Relief	55
6. Make a one-time loan payment	44
Total "Transactions" (at least one certainly)	***66***
7. Change address	62
8. Chat on-line with NSLSC officer	23
Total "Interactions" (at least one certainly)	***65***

All figures based on all borrowers.

1.3 KEY FINDINGS ON CLIENTS-IN-COLLECTION

1.3.1 SATISFACTION WITH THE SERVICE OFFERED BY THE CSLP

Overall Evaluation of the CSLP

- The overall level of satisfaction of clients-in-collection with the service offered by the CSLP stayed statistically the same as 2006 (53% vs. 50% in 2006).
  - In 2005 (benchmark), fewer clients-in-collection were satisfied (40%).
  - 20% of clients-in-collection said they were dissatisfied – at a level equivalent to 2006 (22%).

National Collections Services (NCS)

- The telephone was the most common means used by clients-in-collection to contact the NCS (81%), followed by a letter using regular mail (60%).
  - More than three-quarters (80%) of clients-in-collection who had received something by regular mail considered the information to be clear and understandable.

Levels of Satisfaction with the Service Offered by NCS

The average satisfaction rating among clients-in-collection for all seven service elements was 56.6%– slightly higher than last year (52.6%).

- The lowest satisfaction ratings were for:
  - the extent to which clients were informed about what they needed to do (46%);
  - the extent to which clients were treated fairly under the circumstances – i.e. the service received, not the rules of the programs (48%); and,
  - the ease of contacting someone (48%).

Most Important Service Elements

The elements of NCS service most correlated with the overall level of satisfaction were:

- the extent to which clients were informed of what they needed to do (0.62);
- the competence of staff (0.62); and,
- the extent to which they were treated fairly (0.61).

The elements least correlated with overall level of satisfaction, or those expected to have the least impact on overall level of satisfaction, were the same as for the NSLSC service:

- access to service in the official language of choice (0.21); and,
- the amount of time clients had to wait to speak with a customer service representative (0.34).

Two service elements emerged as the best opportunities for improvement (lower than average satisfaction ratings and among the most important service elements):

- the extent to which clients were informed about what they needed to do; and,
- the extent to which clients were treated in a fair manner under the circumstances.

A third service element worth considering in an improvement plan (high importance and high level of satisfaction) was:

- the competence of staff.

Levels of Agreement

A clear majority of clients-in-collection agreed with two statements about service representatives:

- easy to understand documentation or written information (63%);
- the information received was accurate (65%); and,
- the service representative was easy to understand (71%).

On all other aspects, roughly half (47 to 55%) of clients-in-collection surveyed agreed.

1.3.2 Internet Interactive Services

- Overall, the level of interest in using secure interactive Internet services was high. Almost all clients-in-collection indicated that they would use at least one of these services.

- We grouped the services into three categories, namely "interactions", "transactions" and "checking account". It appears that "checking account" elicited slightly more interest among clients-in-collection (69% would use it certainly) than "transactions" (65%) or "interactions" (66%).

Secure Interactive Internet Services
Level of Interest in Using

INTEREST (Certainly)	Total Collection (400) %
1. Check the status of account	56
2. Check outstanding balance	62
3. Review payment history	59
Total "Checking account" (at least one certainly)	***69***
4. Request revision of repayment terms	45
5. Apply for Interest Relief	57
6. Make a one-time loan payment	42
Total "Transactions" (at least one certainly)	***65***
7. Change address	61
8. Chat on-line with NSLSC officer	31
Total "Interactions" (at least one certainly)	***66***

All figures based on all clients in collection.

1.4 Main Differences vs. 2006

- Overall, the 2007 survey findings are very similar to last year's, especially in terms of satisfaction with the NSLSC service and the CSLP in general, at the same high levels. However, a few changes are worthy of mention.

- The following table summarises the main changes over last year.

BORROWERS	2006 %	2007 %	Difference %
• Satisfied with:			
- The length of time between application and answer (Q38)	59	69	+ 10
- Solution to a problem with NSLSC (Q11)	59	68	+ 9
• Perception of common understanding of next steps (Q6)	83	71	- 12
• Downloaded application form (Q35)	62	71	+ 9
• Aware that repayment options are available (Q21)	60	78	+ 18
- Relief of any kind (interest, capital, etc. / Q22)	43	54	+ 11
• Experienced difficulties in repaying in last 6 months	27	36	+ 9
• Clear about:			
- How much is owed (Q24)	86	79	- 7
- How many years to repay (Q24)	65	57	- 8
• Funding sources used (Q48)			
- Personal savings	78	68	- 10
- Friends & family	28	19	- 9
- CESG	27	18	- 9
- Personal loan	40	28	- 12
- Lines of credit	40	30	- 10
- Employment Insurance	24	15	- 9
- Social assistance	23	16	- 7
• Information easy to find on the CanLearn / NSLSC Websites (Q56)	62	75	+ 13
CLIENTS IN COLLECTION	**2006 %**	**2007 %**	**Difference %**
• Perception that the documentation and written information is easy to understand (Q31)	54	63	+ 9
• Repayment options are clear (Q15)	48	55	+ 7

Project Authority:

To obtain more information on this study, please e-mail por-rop@hrsdc-rhdsc.gc.ca

Contract Award Date:

2006-10-26

Supplier name:

LES ÉTUDES DE MARCHÉ CRÉATEC +

Contract #:

G7429-060015/001/CY

2. BACKGROUND

- Créatec + was retained by Human Resources and Social Development Canada (HRSDC - Canada Student Loans Program) to conduct this year's satisfaction survey to track CSLP client satisfaction with services.

- The Canada Student Loans Program (CSLP) strives to achieve four main objectives:

  1. To maintain the government's commitment to accessibility;
  2. To make the loan experience a positive one;
  3. To increase awareness of borrowers and prospective borrowers so they can make informed choices; and,
  4. To ensure performance, accountability and integrity.

- To address the second, third and fourth objectives, the CSLP conducts an annual survey of its clients.

  - Satisfaction surveys are part of the government-wide Service Improvement Initiative.

- The 2007 survey was the sixth annual client survey conducted since 2002. Each year the survey has used a slightly different sample, which has limited the ability to compare data year-to-year. This year, results were compared, where possible, with those of the 2006 survey and in some cases with the 2005 survey.

  - Therefore, 2005 is the benchmark year.

- This year's survey results were used:

  1. To measure results against last year's 2006 CSLP Client Satisfaction Survey results;

  2. To fulfill some of the commitments of the CSLP's Results Based Accountability Framework (RMAF); and,

  3. As part of the performance assessment for Resolve and Edulinx, who provide service on behalf of HRSDC, survey results were used to calculate performance incentives awarded to each Service Provider.

- The research design employed an adapted version of the Common Measurements Tool (CMT) recommended by The Treasury Board Secretariat and replicated almost integrally the questionnaire used last year. http://www.iccs-isac.org/eng/cmt-about.htm

- This survey was based on a random sample of 1,410 CSLP clients. This year, the survey period was back to its usual scheduling, slightly different[4] from 2006 which was held near the end of school year, due to a delay related to the change in government. It is difficult to assess if this had an impact on the results, especially on the incidence of some requests for services in the previous six-month period.

    - The survey was conducted by telephone between January 24 and February 21, 2007, with clients living in participating Canada Student Loan provinces and territories[5].

    - The interviews averaged 19 minutes in length and were conducted in English and in French, according to respondents' language preference.

    - The response rate achieved was 40%.

- The reference to a loan or service reflected the terminology used in the province / territory of the respondent (see Appendix 1).

- Appendix 2 presents a copy of the questionnaire in both official languages showing the percentage of responses to each question in the 2007 survey and to the same questions in the 2006 survey. Thus Appendix 2 provides a quick, concise, and comparative overview of the findings, except for questions with open-ended responses.

- While the overall results can be considered accurate to within +/- 2.6% nineteen times out of twenty, results of sub-groups contain larger margins of sampling error. Note that this is the only potential error that can be measured (sampling error) and that the results of any survey contain four distinct sources of potential error related to: coverage, measurement, non-response and sampling. The quality of a survey rests on the effective management of these four sources of potential error to achieve the lowest total survey error.

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4 *Mid-January until mid-February, 2007 vs. mid-March until mid-April, 2006.*

5 *Quebec, Nunavut and the Northwest Territories operate their own student financial assistance programs with federal funding.*

3. PURPOSE

- The overall purpose of the Canada Student Loan Program's (CSLP's) Client Satisfaction Survey was to track satisfaction levels with the CSLP's service delivery (including the National Student Loans Service Centre (NSLSC) among clients who had received service in the six (6) months prior to the survey and, more precisely, to:
  - Assess client experience and satisfaction with CSLP service delivery, including any problems associated with their dealings.
  - Assess the application and consolidation process among the appropriate client groups.
  - Provide a subset of results measuring satisfaction levels on service provided by the NSLSC (Resolve and Edulinx), the NCS and the CSLP as a whole.
  - Determine students' sources of financing for post-secondary education, and determine the role of Canada Student Loans in the funding mix.
  - Evaluate the sources of information currently available on post-secondary education funding.
  - Evaluate the level of interest in several secure interactive Internet services.
- Note that the CSLP serves clients across Canada with the exception of Quebec, the Northwest Territories and Nunavut (who manage separate provincial or territorial loan programs).

4. METHODOLOGY

4.1 TARGET POPULATION

- The target population surveyed was Canada Student Loan clients who were in contact in the previous 6 months with the CSLP, the National Student Loans Service Centre (borrowers) or the National Collections Centre (clients-in-collection).
  - Clients were selected on this criteria from CLSP lists and were screened on their recall of such a previous contact. Therefore only those who were identified as having had a contact in the previous 6 months and who recalled it were considered eligible for the survey.
  - It should be noted that the sample is representative of those clients able to respond to a telephone interview in French or English and who have direct dialling telephone service.

4.2 TYPE AND SIZE OF SAMPLE

- The sampling method was entirely random (probabilistic) and non-proportionally stratified by client type and by province/territory. Quebec, Nunavut, and the Northwest Territories,[6] do not participate in the CSLP and were therefore not surveyed.
  - Telephone numbers were randomly selected from a client list provided by HRSDC using a random procedure in Excel.
- The sample was designed to accomplish completion of adequate sample sizes to analyze results at both the national level and within each of the following client categories:
  - Client type (Resolve and Edulinx, which make up the NSLSC for borrowers in-study and in-repayment, and clients-in-collection).
    - Further stratification within the first two groups of clients was made to ensure sufficient numbers of respondents experienced with loans or in their first year, and and sufficient numbers of respondents of in-study clients of Resolve (vs. In-repayment).
  - Results based on less than n=75 respondents are directional only and should be interpreted with great caution (indicated in the report by the note *"sample base n < 75")*.

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6 *The federal government provides alternative funding to these provinces/territories which allows them to operate their own student financial assistance programs.*

- A total of n = 1,410 interviews were completed. Table A presents the distribution of the sample by region/province/territory and their corresponding margins of sampling error.

TABLE A DISTRIBUTION OF THE COMPLETED SAMPLE

Region/Province/ Territory	% Client Distribution	Number of completed interviews (n)	Sampling Error +/- %
Nova Scotia	4	111	9.3
New Brunswick	7	137	7.4
Newfoundland	4	70	11.7
PEI	1	17	23.8
Québec[7]	1	15	25.3
Ontario	46	581	4.1
Manitoba	3	46	14.4
Saskatchewan	3	58	12.9
Alberta	12	184	7.2
British Columbia	18	190	7.1
Yukon	<1	1	NA
Resolve	13	404	4.9
Edulinx	78	606	4.0
Collection	9	400	4.9
TOTAL	**100**	**1,410**	**2.6**

4.3 RESPONDENT SELECTION

- In all cases, the person whose name was provided on the list was the one interviewed. No proxy completion was allowed.

- Two different client groups were surveyed:

1. **Clients-in-collection** were identified in a separate list and qualified to complete the survey if they had contacted the National Collection Services (NCS) in the past six months (Q2g).

2. **Borrowers** from lists provided by Resolve and Edulinx (NSLSC Clients). In agreement with the client, respondents were classified into the following categories, depending on the answers to the type of activities they recalled having engaged in the past 6 months:

   a. In-repayment: those who applied for interest relief, had completed their studies or had made payments on their student loan or consolidated their student loans; and,

7 *Even though these jurisdictions do not participate in the program, some residents of participating provinces study in Québec, Nunavut or the Northwest Territories and were included in the sample.*

b. In-study: those who did not qualify for the above sub-group of clients.

Those who did not recall having had a contact with the CSLP in the previous 6 months were not interviewed.

- All surveys conducted by the Government of Canada are regulated by the Privacy Act. This Act stipulates that each person interviewed must be informed of the following: the auspices under which the survey is being conducted, that participation is voluntary, what will happen if the individual chooses to participate, how the information will be used, and how survey results can be accessed.
  - Under the Privacy Act, the respondent remains anonymous, the responses to the questions are completely voluntary, and there is no penalty for refusal to answer any or all of the questions.
  - All of the information collected remains completely confidential.
- Note that all respondents were told that this survey was registered with the national survey registration system and the interviewer read, when asked, how the respondent could verify registration.

4.4 QUESTIONNAIRE

- The questionnaire was designed by Créatec +, in both official languages, based on CSLP requirements. Almost all questions were the same as those asked last year (see Appendix 2 for a copy of the questionnaire). In fact, the only differences vs. the 2006 version is that this year, six new questions were introduced.
- The survey consisted of a core set of questions which can be tracked over time. Additional questions beyond the core group of questions that may be of particular interest to the federal or any provincial government may be added in future.
- The average interview took 19 minutes to complete.
- Following approval by the CSLP and before going into the national field, the questionnaire was pre-tested with a sample of 20 respondents, evenly distributed by language, to ensure that the:
  - wording of questions was clear;
  - sequence of questions was appropriate;
  - response categories were appropriate; and,
  - English and French versions were comparable.

4.5 DATA COLLECTION

- All interviews were conducted between January 24 and February 21, 2007, using CATI technology from Créatec's central telephone facility, according to MRIA norms.

- Créatec's full-time supervisors continuously monitored all interviews. At least 10% of all interviews were monitored on-line to ensure interview consistency and quality.

- Interviews in the various regions took place simultaneously across the country.

4.6 DATA PROCESSING

- All data from the survey were processed by Créatec's statistical staff using STATXP, a VOXCO statistical software (www.voxco.com) and consisted of:

    - systematic editing;
    - weighting; and,
    - cross-tabulating and statistical testing.

- The sample was weighted by category of clients, status, loan experience, marital status, gender, province, and consolidation before the production of tables, showing results by client type, loan experience and status.

- Detailed computer tables were produced and have been provided under separate cover, as well as the SPSS data bank of the raw data, excluding any personal identifiers. Summary tables were built and incorporated into this report.

- Interpretation was based on descriptive analysis of the data.

    - When differences by a particular socio-demographic variable are examined in isolation, it should always be kept in mind that this variable may be correlated with one or even several other variables and that after having taken their interaction into consideration, the importance of the variable may be greatly reduced, to the extent that it is no longer significant.

    - In order to determine the real importance of the relationship of one socio-demographic variable to knowledge, attitudes or beliefs (for example), appropriate analyses must be undertaken, including those used to detect interaction between variables and their net effects (e.g., Logit Analysis).

    - Therefore, the differences outlined in this report should be interpreted judiciously. Nevertheless, knowledge of the overall differences will facilitate understanding of the mindset of the client groups.

- Correlation analysis was performed to infer levels of importance associated to service elements.

Other statistical notes

- Throughout the report, percentages may not always add to 100 due to rounding. For questions with multiple answers allowed, percentages will not total 100 and therefore should not be added.

- Throughout the tables, numbers (N) refer to the number of cases (survey respondents) on which percentages have been calculated (sample base) for a specific analysis.

- In reporting percentages, "<1%" indicates that at least one respondent was included in a category while "0%" means no one was included in a category.

- That being said, we have to always remember that public opinion surveys cannot be exact measures of perceptions but only approximations.

4.7 WEIGHTING

- To compensate for oversampling of some client groups or provinces/territories, and to allow for descriptive statistics that apply to the entire target group (actual client distribution), weights were assigned to individual respondents based on the proportion of respondents that would be expected, given "census" data for each client group and each province/territory (and assuming an even response rate across these client groups and geographic segments).

  - Specific weights were determined by using population figures (client lists).

  - In addition, the total sample was further weighted by category of client, status, loan experience, marital status, gender, province, and consolidation, according to known figures.

- To show the impact of weighting on the breakdown of the background characteristics of respondents, the demographic data reported in Table B are presented for both the unweighted and the weighted sample.

  - All descriptive/univariate results in this report have been presented solely for the weighted sample, as these more accurately represent the target group.

TABLE B GENERAL DEMOGRAPHIC PROFILE OF THE UNWEIGHTED AND WEIGHTED SAMPLE

TOTAL	Number of survey respondents N	Unweighted %	Weighted %
• Average age	1,410	25.9	25.9
• Single	809	57	81
• Male	558	40	40
• Living with parents	387	27	36
• Aboriginal descent	113	8	6
• English	1,374	97	98
• Some PSE completed	989	70	84

4.8 STATISTICAL ACCURACY

- Results of any survey contain four distinct sources of potential error related to: coverage, measurement, non-response and sampling. The quality of a survey rests on the effective management of these four sources of potential error to achieve the lowest total survey error.

- Coverage error is the result of not giving each member of the target population an equal chance of being included in the survey. Since we had the entire lists of clients who had been in contact with the CSLP in the past 6 months, likelihood of this type of error would be considered marginal. However, clients who moved and/or changed phone numbers without informing CSLP, Resolve or Edulinx of these changes could not be reached and even if the sample source provided the maximum degree of coverage, this survey will contain some degree of coverage error.

- Measurement error occurs when questions or scales are poorly worded or translated or designed in a way that causes respondents to misunderstand their intended meaning. Measurement error can represent a high source of error. Because the questionnaire was carefully reviewed by CSLP, carefully pre-tested, and built on previous quantitative findings, we feel that this type of error was considerably reduced.

- Non-response error occurs when those who do not respond to the survey are different, in ways relevant to the study, from those who did respond. The response rate level provides an indication of possible non-response error. Every effort was made to obtain a response (8 call-backs) and reduce the likelihood of this error. The achieved response rate of this survey (40%) could be considered high for a government survey aimed at youth. A weighting procedure (by category of client, status, loan experience, marital status, gender, province, and consolidation) gave the weighted sample (the sample used for analysis) its exact population representation. But the reader should be aware that even if the weighted sample was perfectly comparable to population figures, this does not mean that the findings will be totally free from non-response error.

- Since the response rate was below 50%, we conducted some analysis to see if a specific non-response bias could be identified.

- Clients-in-collection (30%) and Resolve clients (34%) had a much lower response rate than Edulinx (62%) clients. Considering the situation of clients-in-collection, they might have been more reticent to answer a survey regarding student loans. The lower response rate for Resolve clients is due to the fact that we had to complete most of them in a very short period of time, leaving little chance to call them back when they were not immediately available.

  - We therefore analysed further the main results (socio-demographics and overall levels of satisfaction) of those who answered after the first call and of those who answered after more than 4 calls, to see if we could identify a trend pertaining to those who were not reached (but who could have been surveyed after even more than 8 calls). No significant difference or trend was identified on that basis.

  - The high non-response for clients-in-collection should still be interpreted as an indication that the results for this sub-group might be less reliable than for the other sub-groups of clients.

- Sampling error stems from differences between the results obtained from the survey and those that would be obtained from a census (entire target group). Sampling error is due to the sampling process itself. Sampling error, also called "margin of error", is the only type of error that can be measured easily and with accuracy. Note that it is not possible to calculate how much of the total survey error the sampling error accounts for. To further complicate the assessment of the total survey error is the uncertainty about whether the four types of error take similar or opposite directions.

  - In this survey, 95% of the time, error due to the random selection process was no greater than 2.6 points for the overall sample, plus or minus the *percentage* reported, as shown in the previous table. Sampling error for smaller sub-groups was likely to be somewhat larger.[8]

  - Calculating the precision of an *average (estimate)*, instead of a proportion, is less straightforward, but still easy. In this case, the standard error (square root of the estimate of sampling variance) is necessary to calculate confidence intervals around an estimate, such as an average. The most commonly used confidence interval (95% confidence interval) is calculated using the following equation *[estimate +/- 1.96 x (estimate of standard error)]*. The 95% confidence interval indicates that we can be 95% certain that the actual estimate was between the upper and lower confidence limits.

[8] *Appended is a table of confidence intervals for various sample sizes and observed proportions, using a level of confidence of 95%.*

- An alternative way is to calculate the coefficient of variation (CV) of the estimate, also called the proportional standard error (PSE). The CV expresses the standard error as a percentage of the estimate as follows *[standard error of the estimate / estimate) x 100]*.

- A small CV indicates a more precise estimate than does a large CV. A CV of 20% or less is generally considered acceptable in public opinion surveys.[9]

- Other sources of error may occur, not measurable in practice (such as the tendency of respondents to present themselves in a positive light, or to give answers even if they cannot clearly remember what they are reporting or if they do not have the required knowledge to provide an opinion), and may therefore produce findings which do not reflect true habits or views. Another typical source of non-measurable error is the effect of media coverage of the issues surveyed prior to and during the survey period, which may influence respondents to answer differently than they normally would.

- Every feasible effort was made to obtain a response and reduce error. However, the reader should be aware that some error is inherent in all research, and that Canadian youth as a target group are more likely to involve a larger total survey error, mainly because they are harder to reach.

4.9 Inferred Importance of Service Elements

- In order to verify the extent to which service elements were important to the respondents, we conducted a correlation analysis between the satisfaction ratings of each service element and overall satisfaction.

4.10 Quadrant Analysis

- On a five-point scale, respondents were asked to rate how satisfied they were with each service driver.

- Quadrant analysis was used to relate these ratings of satisfaction to the inferred importance of the service elements. The following scatterplot graph illustrates these inter-relationships.

- In order to identify which service elements fell into each of the four quadrants, we used the following procedures:

  1. Calculation of the inferred importance (by correlation with the overall level of satisfaction)[10];

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9 *The CV of the only continuous variable (personal income) was 3.0% which is low.*

10 *If no or low correlation exists, it is unlikely that an improvement action will translate into higher satisfaction.*

2. Attribution of each service element to a quadrant based on its value relative to average satisfaction and importance (above or below average for both satisfaction and importance).

LEVEL OF IMPORTANCE			
	High	Higher inferred importance and lower than average satisfaction **(Primary service improvement opportunities)**	Higher inferred importance and higher than average satisfaction **(Secondary service improvement opportunities)**
	Low	Lower inferred importance and lower than average satisfaction **(Low priority for improvement)**	Lower inferred importance and higher than average satisfaction **(Possible overkill)**
		Low	***High***

SATISFACTION RATING

4.11 RESPONSE RATE

- Up to 8 call-backs were made before abandoning a selected number, without replacement.
- A 40% response rate was achieved, calculated according to AIRMS standards (see Table C on the following page).

TABLE C ADMINISTRATIVE REPORT OF CONTACTS AND RESPONSE RATE*

		Frequency	Total
Numbers generated			6,401
A.	**Invalid numbers**		1,003
	- Out of service	945	
	- Non-residential	58	
B.	**Numbers not in sample**		1,418
	- Language problem	39	
	- Age, sickness	25	
	- Duplicate	7	
	- Not eligible	1,332	
	- Quota reached	15	
C.	**Numbers in sample for which eligibility could not be established**		1,301
	- No answer**	1,251	
	- Refused prior to establishing eligibility	50	
D.	**Eligible numbers in sample for which an interview could not be completed**		1,269
	- Absent for a long period	295	
	- Incomplete questionnaire	45	
	- Call-back not completed	767	
	- Refused after establishing eligibility	162	
E.	**Completed interviews**		1,410

RESPONSE RATE:

$$\frac{E}{C \times (E.R.)^{***} + D + E} = 40\%$$

* *Presented as per AIRMS standards.*

** *For a number to be considered "No answer", there must be no answer at the number throughout the period of data collection. Thus, for example, an appointment for which there is no answer when called back must be considered "Call-back not completed" and not "No answer".*

*** *Eligibility rate* = $\frac{D+E}{B+D+E} = 65\%$

5. DETAILED RESULTS

5.1 CHARACTERISTICS OF THE SAMPLE

*This section presents characteristics of the n=1,010 clients who participated in the survey, divided into in-study and In-repayment borrowers (see **Table 1** in the Summary Tables section).*

Overall, after weighting was applied, the sub-samples precisely reflected the known client (borrower) population figures in terms of geography, number of contacts in the past six months, and several other variables available in the different databases.

*Note that all percentages presented in this report are based on the **weighted sample** and that percentages over .5 are rounded up.*

- In the weighted sample of borrowers, more females (60%) than males (40%) participated, which reflected the actual distribution of the client population.
  - In 2006, gender distribution was similar (57% female, 43% male).
- The average age of the total sample was 25.3 years (median age was 23 years).
  - 58% were under 25 years old and 10% were over 35.
- Not surprisingly, clients who participated in this survey were mostly single (81%), while 39% reported living with a parent or guardian.
- 53% reported an annual personal income of $15,000 or less, but a sizeable proportion (21%) reported an annual personal income over $15,000.
- 6% identified themselves as Aboriginal, according to the definition used by the department (HRSDC).
- 37% had started or completed vocational/technical/college while nearly half (47%) had started or completed (but still continuing) university, and 15% stated that they had completed only high school (no PSE).
- As controlled by the weighting procedure, the sample reflected the CSLP's client population in terms of:
  - Status – 47% were In-study and 52% In-repayment (including those In-grace) borrowers;
  - Sector – 15% were from private educational institutions and 85% from public institutions;
  - Province;
  - Loan experience – 55% were in their first year;
  - Study load – 1% were studying part-time; and,
  - Number of contacts with the CSLP in the last six months – 0% had none and 36% had contacted the CSLP only once.

5.2 BORROWER SATISFACTION

5.2.1 OVERALL LEVEL OF SATISFACTION WITH THE CSLP

*Everyone was asked two questions aimed at measuring overall service provided by the CSLP (see **Tables 8 and 9** in the Summary Tables section).*

Overall Satisfaction

- 75% of borrowers were satisfied with the overall service they had received in the past six months regarding their student loan, 22% were neutral and 4% were dissatisfied. This reflects a somewhat positive level of satisfaction.
  - 70% of In-repayment borrowers; and,
  - 80% of In-study borrowers.

Compared to 2006, the overall level of satisfaction with the service provided by CSLP is statistically identical (75%).

Evolution of the Quality of Service

- More borrowers felt that the service had improved (16%) over the last year than those who felt it had worsened (6%), while the majority did not perceive any change (77%).
  - The tendency to perceive that service had improved over last year was comparable among all sub-groups except borrowers from private institutions.
    - Private institutions: 12% improved vs. 10% worsened.
  - Among those who had experience with loans, 16% felt that service had improved, 9% felt that it had worsened and 76% did not see any change.
  - Overall, these perceptions were comparable to 2006 (14% improved vs. 7% worsened).

5.2.2 SATISFACTION WITH NSLSC SERVICE

*Borrowers who had been in contact with the NSLSC in the previous six months were asked a series of questions related to the service offered by the NSLSC, including their level of satisfaction with several service elements, whether they had encountered problems, their level of satisfaction with the solution, and finally, their overall level of satisfaction with the service offered by the NSLSC (see **Tables 10-15** in the Summary Tables section).*

OVERALL LEVEL OF SATISFACTION WITH NSLSC SERVICE

- When taking into account all aspects of service offered by the NSLSC, three out of four clients (75%) said they were satisfied (top-2 box ratings on a 5-point satisfaction scale).
  - Unchanged vs. 2006 (76%).

- The overall level of satisfaction with service was significantly higher among In-study borrowers (82%) compared to those in repayment (72%).

- Satisfaction was higher among borrowers in public institutions (78%), compared with those in private institutions (60%).

LEVEL OF SATISFACTION WITH NSLSC SERVICE ELEMENTS

*NSLSC clients were asked to rate their levels of satisfaction with seven individual service elements related to the service offered by the NSLSC (see **Q5** in the appended questionnaire), using a scale from 1 (very dissatisfied) to 5 (very satisfied). Also, those who had requested interest relief, a name or address update, or a form or letter were asked to rate their level of satisfaction on elements related to those services. These sub-groups were small and, therefore, the related results should be interpreted with caution (see **Tables 10-11** in the Summary Tables section).*

Overview of Satisfaction Ratings

- The **average** satisfaction level for all seven service elements related to NSLSC was 74.9%. This was similar to the **overall** level of satisfaction with the service offered by the NSLSC (75%).
  - The average satisfaction rating and the satisfaction with each service element of NSLSC showed no trend over the last year.
  - In-repayment (73.0%) clients gave almost the same average rating. In-study clients gave higher average ratings (79.0%).
  - Clients in public institutions (77.0%) gave a higher average rating than those in private institutions (65.7%).

High and Low Satisfaction Ratings

- The NSLSC service elements showing the highest satisfaction ratings were:
  - access to service in the official language of choice (93%);
  - courteousness of staff (84%); and,
  - service provided in a fair manner (81%).

The same service elements also received the highest satisfaction ratings in 2006.

- The elements showing the lowest satisfaction ratings were:

  - time it took to speak with a customer representative (56%); and,
  - extent to which clients were informed about the NSLSC (64%).

  The same service elements also received the lowest satisfaction ratings in 2006.

- Note that a low satisfaction rating is not sufficient in itself to signal the need for improvement. The derived[11] importance of the service elements combined with the levels of satisfaction provide a more useful insight.

Differences Among Sub-Groups

- When looking at the levels of satisfaction within each of the seven service elements, some differences between sub-groups are worth mentioning:

  1) In-repayment (65%) borrowers gave a lower satisfaction rating to ease of access to service compared to In-study borrowers (77%).

  2) In-study clients gave a higher satisfaction rating to the competence of staff (82%) compared to clients in repayment (75).

  3) Overall, clients in public institutions rated each service element higher than clients in private institutions (+11.3 points on average), and the greatest differences were for:

     - the competence of staff (80% vs. 63%); and,
     - the ease of access to service (72% vs. 56%).

INCIDENCE AND NATURE OF PROBLEMS WITH THE NSLSC

*Borrowers were asked if they had encountered a problem with the NSLSC service in the past six months, the nature of the problem (unprompted) and their level of satisfaction with the way the problem was resolved (see **Tables 12 and 13** in the Summary Tables section).*

- Overall, 18% of the borrowers who had been in contact with the NSLSC mentioned they had encountered a problem.

  - More clients from private (25%) than public institutions (16%);
  - More clients In-repayment (20%) than those in-study (12%).

  This finding is stable compared to 2006 (19%).

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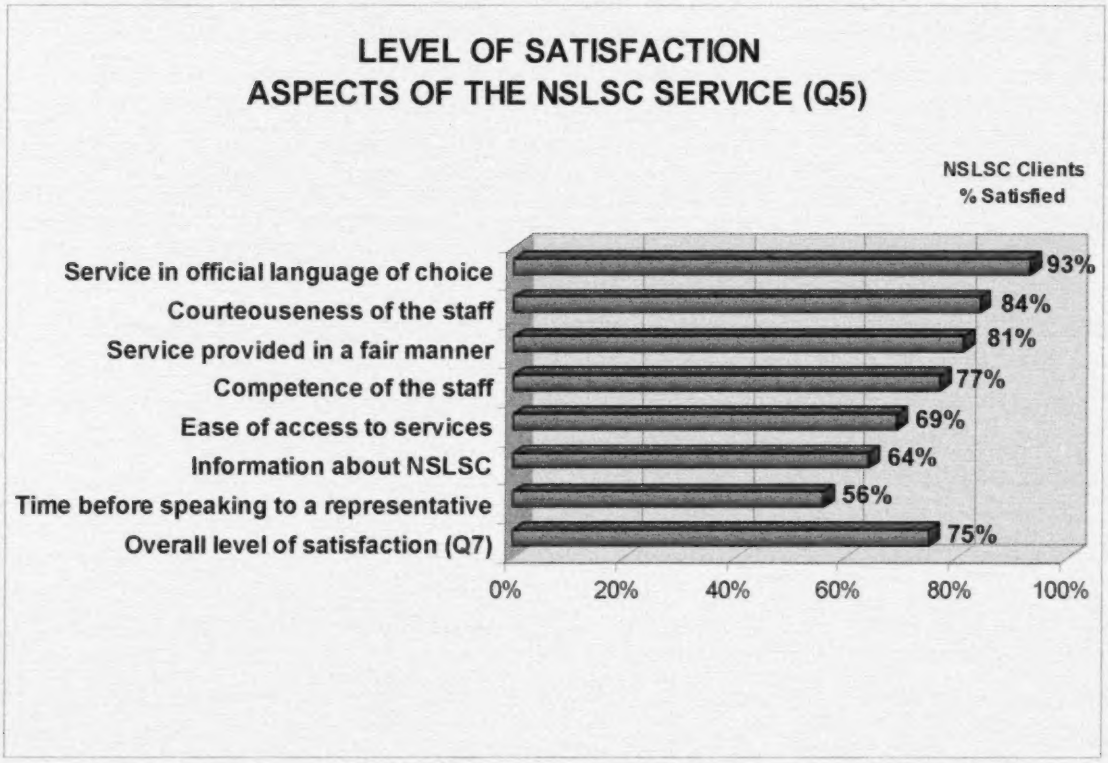
11 *Derived by correlating the level of satisfaction of each service driver with overall level of satisfaction. See section 5.2.5 for a more detailed analysis of the priorities for improvement.*

Access to information was, by far, the main problem mentioned. Respondents stated that:

- More than one contact was needed to get the information requested (26%);
- They received conflicting information (19%).
- They had to follow up to get information (18%);
- It took a long time to receive information (18%); and,
- They were given incorrect information (14%);

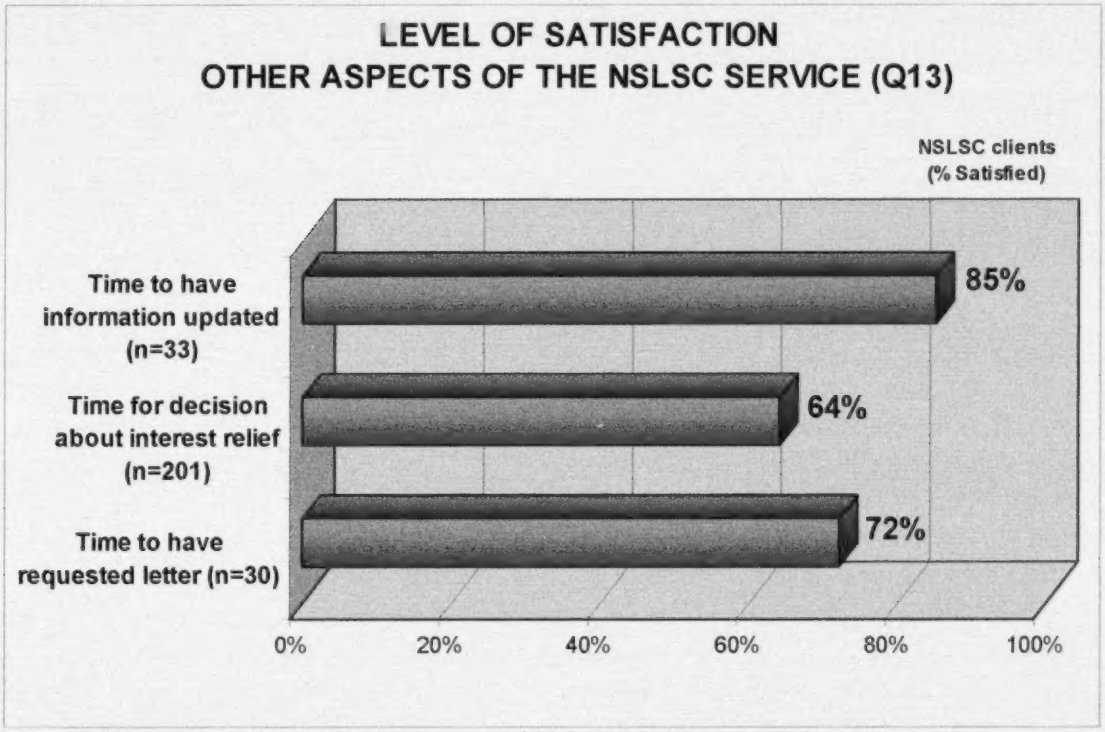
- In the end, only a minority of those who had encountered a problem were satisfied with the way the problem was resolved (34%).

  This may seem rather low, but it is an improvement when compared to 2005 (23%), although comparable to 2006 (31%).



Other Service Elements Related to NSLSC

- Waiting time to have coordinates updated (85% top-2 boxes) received high ratings, while waiting time for a decision to be made (64%), waiting time to obtain a request or a form (72%) were rated satisfactory by less clients than the average satisfaction ratings.



5.2.3 Perceptions of NSLSC Service

*NSLSC clients were asked if they agreed with several statements related to service representatives and written information (nine[12] service elements – see **Q6** in the appended questionnaire), using a five-point agreement scale (see **Tables 14 and 15** in the Summary Tables section).*

Overview of Perceptions

- On average, the level of agreement for the *eight* specific service elements was 75.9%, which was slightly higher than in 2005 (73.9%), and equivalent to 2006 (76.6%).

- This average was slightly higher for In-study borrowers (78.9%) than for those in repayment (73.3%).

High and Low Agreement Levels

- Of the nine statements read to the clients, two met with higher levels of agreement:

  - The information you received was accurate (81%); and,
  - The service representative was easy to understand (80%).

- Three aspects met with lower than average agreement levels:

  - When calling about problems in repaying, the service representative explained the options available (67%);
  - Ease of understanding documents or written information received (69%); and
  - Sharing common understanding of next steps with the service representative (71% vs. 83% in 2006).

- The four other statements met with average and equivalent levels of agreement (between 76% and 78%).

- All but one aspect was rated at levels very similar to 2006. The exception was common understanding of the next steps, which deteriorated greatly (-12 points), from 83% in 2006 to 71% in 2007, back to the level observed in 2005 (70%).

---

[12] *In 2006, eight aspects were probed. In order to preserve the comparability of the results, the average was calculated on the same eight aspects this year. The ninth aspect, introduced this year, was therefore left out from the calculation of the average satisfaction levels.*

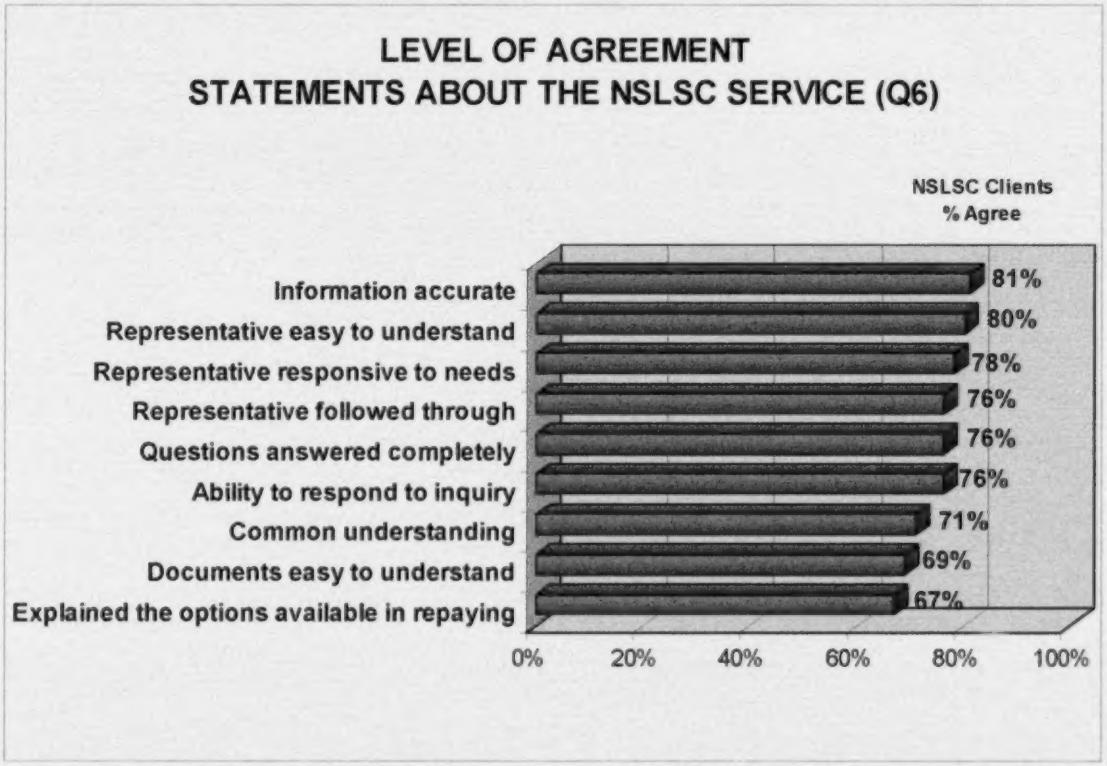
Differences Among Sub-Groups

- For most aspects, the proportion of clients who agreed with the statements was very similar for each of the client sub-groups, whether experienced with loans or not, in-repayment or in-study, or attending public or private institutions. However, two differences of ten percentage points or more were observed:

  1. More In-study clients (82%) agreed that the service representative was responsive to their needs than In-repayment clients (76%).

  2. More In-study clients (75%) found the documents and written information easy to understand than in-repayment clients (66%).

  Note that clients from public institutions tended to agree with each of the statements a lot more than clients from private institutions.



5.2.4 Image of the NSLSC

A new series of 3 questions was introduced this year to gauge the image of the NSLSC which measure the level of confidence the borrowers have that the NSLSC is also there to help them (not just to collect them).

- Many more borrowers believed that the priority of the NSLSC agents is first to help them meet their financial obligations (38%) while only 18% believe it is first to collect money. Nearly half (44%) rated the priority of the NSLSC agents as some sort of well-balanced trade-off (between -2 and +2 on the -5 to +5 scale).
    - Even borrowers In-repayment (22% collect vs. 34% help) tended to have a relatively positive impression of the desire of NSLSC agents to help them.
- Almost all borrowers (88%) said they would be inclined to call the NSLSC to inquire about options if they felt they could not make a payment.
    - 61% would certainly do so an 27% probably.
- Among the few who said they would not be inclined to call, the main fears mentioned were:
    - They would do nothing to help me (42%);
    - I do not want to use the phone (31%);
    - I would rather find another way to pay (21%); and,
    - I do not think that it could help me (21%).

5.2.5 Priorities for Improvement

- As explained in the methodological section (4.10), the priorities for improvement should be given to the service elements with lower than average satisfaction ratings and high (inferred) importance (please see section 4.9 for an explanation of the inferred importance and of the quadrant analysis).

Inferred Importance of Service Elements

- For the same service elements, we inferred the importance given by clients through a correlation analysis. The level of satisfaction with each service element (1 to 5) was correlated with overall level of satisfaction with CSLP (Q40 – 1 to 5).

High and Low Importance Ratings (Inferred)

- The NSLSC service elements which correlated most with overall level of satisfaction were:
    - The competence of staff (0.60);
    - The extent to which the service was provided in a fair manner (0.58);
    - The extent to which you were informed about the NSLSC (0.53); and
    - The ease of access to service (0.53).

- The service elements least correlated with overall level of satisfaction, and those expected to have less impact on overall level of satisfaction were:
  - Access to service in the official language of choice (0.28); and,
  - Amount of time it took to speak with a customer service representative (0.37).

Main priorities for improvement

- Two service elements meet the two criteria necessary to be considered main priorities for improvement and should be considered in an improvement plan:
  - The extent to which clients were informed about the NSLSC Service Centre; and
  - The ease of access to service.
- Note that on these aspects, all three sub-groups of borrowers gave similar ratings, therefore, improvement efforts do not need to target any specific sub-group of borrowers.

QUALITY OF SERVICE OFFERED BY THE NSLSC - IMPORTANCE INFERRED* BY CORRELATION "BORROWERS IN CONTACT"

	(N=1,010)	Correlation* (Inferred importance)	Ranking
Q5	**Service offered by the NSLSC**		
b.	The competence of staff	.60	1
d.	The extent to which the service was provided in a fair manner	.58	2
e.	The extent to which you were informed about NSLSC	.53	3
f.	Ease of access to services	.53	3
c.	The courteousness of staff	.52	5
a.	The amount of time you had to wait to speak with a customer service representative	.37	6
g.	Access to service in the official language of your choice	.28	7

All figures based on borrowers who had been in contact with the NSLSC.

* *Pearson correlation between attributes of service and overall satisfaction with CSLP (Q54).*

5.3 APPLICATION PROCESS AND RELATED INFORMATION

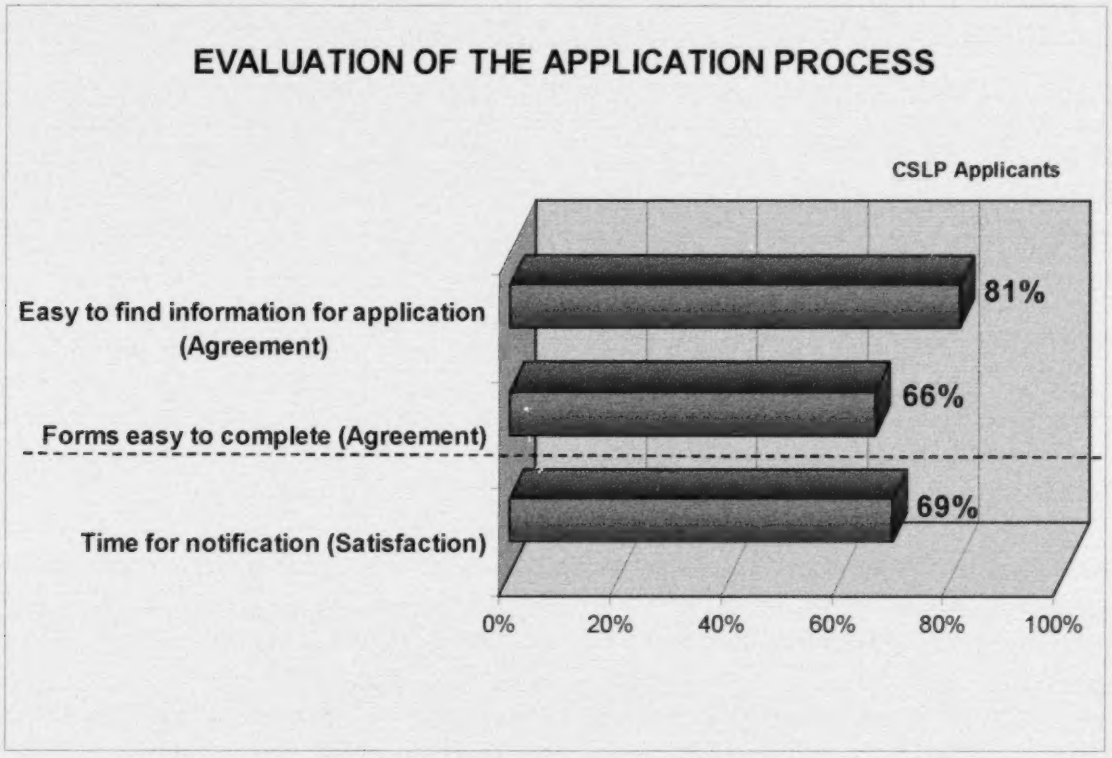
Borrowers who had applied *for a Canada Student Loan (CSL) in the past six-month period were asked a short series of questions related to the application process, including the incidence of downloading and submitting applications using the Web, their level of satisfaction with the forms, and delays encountered (see* ***Table 17*** *in the Summary Tables section).*

5.3.1 ON-LINE APPLICATIONS

- As mentioned in Section 5.2, 46% of all the borrowers surveyed had applied for a student loan in the previous six months. Almost three-quarters (71%) of those who had applied (recent GSL applicants) downloaded their student loan application form from the Web, and 77% of those who had downloaded the application form (55% of all GSL applicants) submitted their application on-line. Another 20% sent their application by mail after downloading it from the Web.
  - Fewer In-repayment borrowers (63%) had downloaded an application from the Web than In-study borrowers (74%).
  - GSL applicants from private institutions were less likely to download their application forms from the Web (57%), compared to applicants from public institutions (71%).
  - The incidence of downloading the application forms from the Web (average of 71%) was up significantly vs. 2006 (62%), and this is true for all sub-groups of clients except those in repayment (59% in 2006 vs. 60% in 2007).

Perceptions of the Application Process and Information

- 81% of recent GSL applicants stated that it was easy to find information on applying for a government student loan.
- A lower proportion (66%) found the forms easy to complete.
  - Both perceptions were comparable to what was observed in 2006 (76% and 65% respectively).



5.3.2 DELAYS

- 69% of recent GSL applicants were satisfied with the length of time between submitting an application and receiving notification of results.
- 70% received their loan in time to pay their tuition fees without penalty.
  - Those who had received their loan in time were much more likely to be satisfied with the length of time it took (76%) than those who did not (49%).
    - This difference was 7% greater than in 2006 (63% vs. 43%).

Satisfaction with the delay	Received in time to avoid penalty	
	Yes (283) %	No (100) %
Satisfied	76	49
Dissatisfied	9	17

5.4 LOAN REPAYMENT

*Borrowers who were **in repayment** were asked about loan consolidation, repayment options, repayment difficulties, and about their knowledge and impressions of some GSL clauses (see **Tables 18-22** in the Summary Tables section).*

5.4.1 LOAN REPAYMENT AGREEMENT

- Of all borrowers in repayment, one-third (32%) said they had not received a loan repayment agreement with their loan consolidation and 5% did not know if they had or had not received one, while 63% recalled receiving one (see **Tables 18 and 19** in the Summary Tables section).
    - A slight but significant increase vs. 2006 (57% recalled receiving);
    - Borrowers experienced with loans were more likely to recall that they had received a loan repayment agreement (67%).
- Of those who recalled receiving a loan consolidation agreement, the vast majority (78%) said that they had signed and returned it.
    - No differences among client sub-groups were observed.
- The main reasons mentioned for not signing and returning the loan consolidation agreement were:
    - Did not have time or forgot (28%);
    - Did it by phone or another way (20%); and
    - Did not feel he/she had to pay right away (15%).

5.4.2 CONTACT WITH THE NSLSC AND REPAYMENT DIFFICULTIES

- 36% of borrowers in repayment said that they had encountered difficulties repaying their loans in the past 6 months (see **Table 20** in the Summary Tables section).
    - 42% were from private institutions vs. 35% from public institutions.
- 55% of In-repayment clients had been contacted by the NSLSC or by Tricura.
    - 46% by mail; and
    - 26% by phone.

5.4.3 Awareness of Repayment Options

- 72% of In-repayment borrowers felt that repayment options were clear when the time arrived for them to consolidate their student loans (see **Table 21** in the Summary Tables section).

- Of those who had not applied for interest relief in the past six months, 78% were aware that the NSLSC offered repayment options in the event that they could not make their scheduled loan payments.

  - A sharp increase compared to 2006 (60% aware).

- Of borrowers in repayment who were aware that the NSLSC offered repayment options, the main options known (unprompted) were:

  - Interest Relief (32%);
  - Lowering the payment amount while extending the duration of payment – Revision of Terms (18%); and,
  - Relief from paying the principle for a few months (16%).

  When all three of the above "Relief" options were pooled, 54% of all borrowers in repayment were aware of <u>any</u> form of relief (principal and/or interest).

  - This is relatively low, but significantly higher than in 2006 (43%).

Only 9% of In-repayment borrowers who were aware that the NSLSC offered repayment options were unable to mention any of the options offered. These findings suggest that efforts made by the NSLSC have had a significant impact on client awareness of the repayment options offered.

- One third (37%) of the borrowers in repayment who were aware that options were offered indicated they would call the NSLSC call centre if they needed information about assistance available.

  24% would go on the CanLearn / NSLSC websites and another 18% indicated that they would seek information on the Internet (no specific site mentioned).

5.4.4 KNOWLEDGE OF GSL OBLIGATIONS

- A series of questions was asked of all In-repayment borrowers to measure their levels of knowledge of their obligations relative to the GSL (see **Table 22** in the Summary Tables section).

  - Almost eight out of ten (79%) respondents were clear (entirely or mostly) about how much they owed (loan amount), with very little difference among sub-groups.

    - This is significantly lower than in 2006 (86%).

- Approximately two-thirds of In-repayment clients were clear about the interest rate they were paying on their loan (61%).

  - No significant differences among sub-groups were observed.

- Only half (50%) of the borrowers in repayment were clear about the options available if they could not make scheduled payments (55%) or the approximate number of years before finishing to pay off their GSL (57%), with little difference among sub-groups of clients.

- Only one-third (36%) of respondents knew that interest accrued on their loan during the grace period, while 53% believed no interest accrued, and 11% did not know.

  - These findings suggest that an important segment of borrowers have a poor understanding of their GSL obligations, at best equivalent to what it was last year, if not slightly worse.

5.5 USAGE OF AND RELIANCE ON FUNDING SOURCES WHILE STUDYING

Borrowers currently studying *(In-study borrowers and borrowers in repayment who are currently studying) were asked a series of questions aimed at drawing a basic picture of the financial support they had relied on to finance their current school year.*

Respondents were not asked to indicate the amount of money they had received or would receive from various funding sources during the school year, but instead, were asked to rate each of 17 different sources on a scale from 1 to 5, where 1 meant that they had relied on the source to a minimal extent and 5 meant that they had relied on the source extensively (see ***Tables 22-25*** *in the Summary Tables section).*

All findings in this section are based on current students only, including In-study borrowers, as well as borrowers in repayment who had applied for or had received a student loan or had submitted a confirmation of enrolment in the previous six months.

5.5.1 INTRODUCTION

- To facilitate presentation of findings on usage and reliance, we regrouped the 17 different sources of funding listed in the survey into five broader categories.

  Personal and Work Income

  - Employment / work income during school year
  - Personal savings

  Family, Friends and Scholarships

  - Money from parents / guardians / other relatives
  - Money from spouse
  - Money from friends (other than parents / guardians or spouse / other relatives)
  - RESP (Registered Education Savings Plan)
  - CESG (Canada Education Savings Grant)
  - Scholarships or bursaries
  - Trust funds established by parents / guardians or others

  Government Funded Student Aid

  - Government funded student loan (federal or provincial)
  - Government funded study grant

Other Government Financial Resources

- Social / income assistance (Welfare)
- Employment insurance (EI)

Banks / Credit Unions / Employers

- Personal loans from banks or credit unions
- Lines of credit at banks or credit unions
- Credit cards
- Money from employer (other than work income)

- The two tables below show the proportion of current students who had used each of the 17 financial sources (and each of the five broader categories) to finance their current school year (having relied on the source at least minimally), the proportion of students who had reported relying extensively on each source, and the proportion of students who had considered the source to be their main funding source (for more detail see also **Tables 22-25** in the Summary Tables section).

USAGE OF AND RELIANCE ON FUNDING SOURCES
- CURRENT STUDENTS -

FUNDING SOURCES OF STUDENTS (n=626)	Used* %	Relied on extensively** %	Main source*** %
Government funded student loans (federal or provincial)	92	76	62
Personal savings	68	23	6
Money from parents / guardians / other relatives	64	20	4
Employment / work income during school year	60	25	16
Scholarships or bursaries	59	29	1
Credit cards	47	11	<1
Government funded study grants	45	28	1
Lines of credit at banks or credit unions	30	11	2
Employer (Other than work income)	28	12	1
Personal loans from banks or credit unions	28	7	<1
Trust funds established by parents / guardians or others	24	7	0
Money from friends other than parents / guardians or spouses / other relatives	19	1	1
CESG (Canada Education Savings Grant)	18	5	<1
R.E.S.P. (Registered Education Savings Grant)	16	4	<1
Social / income assistance (Welfare)	16	3	<1
Money from spouse	15	4	1
Employment Insurance (EI)	15	3	<1

* *Relied on at least minimally.*
** *Top 2 box ratings (4 & 5 on 5-point scale).*
*** *Unprompted.*

CATEGORY OF SOURCES (n=626) *(Within each category, percentages apply to at least one source of funding it includes)*	Used* %	Relied on extensively** %	Main source*** %
Government-funded student aid	92	77	63
Personal and work income	81	36	21
Family and friends	83	44	8
Banks / credit unions / employers	66	28	3
Other government financial resources	21	5	0

* *Relied on at least minimally on the source.*
** *Top 2 box ratings (4 & 5 on 5-point scale).*
*** *Unprompted.*

5.5.2 GOVERNMENT-FUNDED STUDENT FINANCIAL AID

Students may receive two forms of government-funded student financial aid: student loans (which have to be paid back) and grants (which do not have to be paid back).

Government Student Loans (GSL)

- 92% of all current students said that they held a GSL for the current school year (see **Tables 23 and 24** in the Summary Tables section).
  - Among those borrowers who were currently studying, GSLs ranked highest on the list of the 17 different funding sources in the survey, in terms of usage.
  - In terms of importance in contributing to the cost of education, 76% had relied extensively on student loans (ranked first by far) and, for 62%, GSL's were considered their main source of funding (ranked first, by far).
    - This compares to the results found last year, where GSL was the first source for current students (main source for 57%) and 75% had relied extensively on it.

Government Study Grants (GSG)

- Nearly half (45%) of all current students surveyed reported using a grant to finance their studies. Note : because some respondents may have confused this source of funding with the Canada Education Savings Grant (CESG), findings related to these grants should be interpreted with caution.
- Overall, only 28% relied extensively on Government Study Grants and these grants were was considered the main source by only 1% of students.
- This is comparable to last year's data where we observed that 49% of current students had received a grant and 25% relied extensively on it.

Government-Funded Student Financial Aid – Combined

- When the two sources of government funded student financial aid were combined (GSL and government study grants), (see **Tables 25 and 26** in the Summary Tables section) it was estimated that:
  - 92% used this category of funding;
  - 77% relied extensively on one of these sources of funding; and,
  - 63% considered one of these sources to be their main source of funding.
- Note: in order to get a CSG, a student must first qualify for a loan (CSL).

5.5.3 Personal Savings and Work Income

Personal Savings

- Personal savings was the source of funding used second most often after GSLs, but it ranked third in terms of main source of funding, after government-funded student loans and employment / work income.
  - 68% said that they used or would use their own personal money to finance their current school year.
  - 23% of all current students said that they relied quite extensively on money they had personally secured and six percent (6%) of students relied most on personal money to finance their current year of study.
  - Ten percent more had used this source (78%) in 2006.

Work Income

- Overall, of the 17 different sources of funding listed in the survey, work income during school year ranked second as the main source of funding (16%), and 25% of all students relied extensively on this source.
- 2006 findings were comparable for this source of funding.

Personal Savings and Work Income - Combined

- When personal savings and work income were combined (see **Tables 25 and 26** in the Summary Tables section), it was estimated that:
  - 81% of all current students relied minimally on this category of funding;
  - 36% relied extensively on one of the sources belonging to this category; and,
  - 21% considered one of its components to be their main source of funding for their current school year.

- Compared to 2006, fewer students had used this type of funding (81% vs. 88% in 2006) or relied on it extensively (36% vs. 45% in 2006) this year.

5.5.4 Family, Friends and Scholarships

Parents / Guardians / Relatives Other than Spouses

- While a minority of current students lived with their parents (48%), a majority (64%) reported that money from parents / guardians / other relatives (excluding spouses) had contributed to the cost of their education.
    - 20% relied extensively on this source, a slightly lower proportion than those who relied on work income (25%), personal savings (23%) or scholarships and bursaries (29% - see below).
    - Money from parents (4%) was the main source for very few students who were clients of CSLP.
- All findings related to money from parents, guardians or relatives other than spouses were similar to those observed last year.

Spouses

- 15% reported that their spouses contributed to the cost of their studies, but only 4% relied extensively on this source and only 1% considered it to be their main source of funding (see **Tables 23 and 24** in the Summary Tables section).
    - These findings were statistically the same as last year's.

Friends

- 19% reported using money from friends to help finance their education.
    - However, it was one of the least important sources of funding: only 1% relied on it extensively and 1% considered it as their main source of funding.
- In 2006, more students had used this source (28%).

Canada Education Savings Grant (CESG)

- 18% of all current students surveyed relied at least in part on a CESG to finance their current year of study, while 5% relied extensively on this source and less than 1% considered it their main source of financing. Note: because some respondents may have confused this source of funding with the Government Study Grant, findings related to these grants should be interpreted with caution.
- In 2006, more students had used this source of financing (27%).

RESP

- 16% of the current students surveyed reported that they relied at least in part on an RESP to finance their current school year, while 4% relied extensively on it and less than 1% considered it their main source of funding.

- In 2006, more students had used this source of funding (22%).

Scholarships or Bursaries

- This source of funds was quite important: 59% of students relied on it at least minimally, and 29% relied on it extensively, but only 1% considered scholarships or bursaries to be their main source of financing.

- All findings related to this source of funding are comparable to those in 2006.

Family, Friends and Scholarships – Combined

- When all family and friends sources were combined (see **Tables 25 and 26** in the Summary Tables section) it was estimated that:

  - 83% relied at least minimally on this category of funding;

  - 44% relied extensively on one of the sources belonging to this category; and,

  - Only 8% considered one of its sources as their main source of funding for their current school year.

- All these results related to family, friends and scholarships are comparable to those seen in 2006.

5.5.5 Loans and Lines of Credit from Banks and Money from Employers

The list of 17 different sources included several forms of funding that students could obtain from financial institutions (personal loans, lines of credit, credit cards), and money that an employer could provide (other than work income). As in 2006, these sources were regrouped under the same category.

Personal Loans

- 28% of students surveyed used a personal loan with a bank or credit union to pay for their education (see **Tables 23 and 24** in the Summary Tables section), while 7% relied on it extensively and less than 1% considered it their main source of funding.

- Findings related to this source of funding are comparable to those in 2006, except for usage (40% in 2006 vs. 28% current).

Credit Cards

- 47% of students used credit cards to finance their studies, while 11% relied extensively on them and less than 1% said this was their main funding source.
- All findings related to credit cards were comparable to last year's.

Lines of Credit

- 30% reported using a line of credit, 11% relied extensively on it, and it was the main source of funding for 2% of students.
- In 2006, more students (40% vs. 30% this year) reported using a line of credit.

Money from Employers (Not Work Income)

- 28% reported using money from employers, 12% relied extensively on it, but only 1% said it was their main funding source.
    - In 2006, many more students reported using this source (50%) or relying extensively on it (22%).

Money – From Banks and Employers - Combined

- When these forms of funding were combined (see **Tables 25 and 26** in the Summary Tables section), it was estimated that:
    - 66% used this type of funding (fewer than in 2006 -- 73%);
    - 28% relied extensively on at least one of these forms of funding (down from 36% in 2006); and,
    - 3% considered one of these forms as their main source of funding (vs. 6% in 2006).

5.5.6 Other Government Financial Sources

The list of 17 different government funding sources included two forms of government financial aid, not directly related to studies, that some students could receive while studying: Employment Insurance (EI), and Social / Income Assistance (Welfare).

Employment Insurance (EI)

- 15% reported using EI income while studying (see **Tables 23 and 24** in the Summary Tables section).
- Overall, EI was not an important source of funding.
    - Only 3% of all students relied extensively on it and less than 1% considered it to be their main source.

- Findings related to Employment Insurance were similar to those observed in 2006, except for usage which was higher last year (24%).

Social / Income Assistance (Welfare)

- Similar to EI, Welfare income was used by a sizeable proportion of students (16%) but, overall, it was not an important source of funding, with only 3% who relied extensively on it and less than 1% who considered it to be their main source.

- Findings related to Social / Income Assistance were comparable tot hose of 2006, except that reported usage was higher in 2006 (23%).

Other Government Financial Resources – Combined

- When these two government financial aid sources were combined (see **Tables 25 and 26** in the Summary Tables section), it was estimated that:

  - 21% used some form of government financial aid other than student financial aid to finance their education;

  - 5% relied extensively on one of these forms of funding; and,

  - 0% considered one of these forms to be their main source of funding.

- In 2007, fewer students relied at least minimally on these funding sources than in the past two years (21% vs. 27% in 2006 and 34% in 2005).

5.5.7 Grants Received (Canada Study Grants)

*All borrowers were asked if they had received a Canada Study Grant ("ever got" in the case of In-repayment borrowers), and if so, to specify which grant they had received (see **Table 27** in the Summary Tables section).*

Borrowers

- Overall, 25% of borrowers had received a grant, higher for In-study borrowers (28%) than In-repayment (23%).

  - 6% did not know if they had received a grant, 31% could not name which grant they had received, and 26% were able to provide a description of the grant but could not identify it by name ("other" category).

  - Two types of grants were mentioned by a sizeable number of respondents:

    - Canada Access Grant for Students from Low-Income Families (16%); and,
    - Canada Study Grant for Students with Dependents (8%).

5.6 IMPACT OF A STUDENT LOAN ON DECISION TO STUDY

This section examines to what extent Government financial assistance made a difference in the decision to pursue post-secondary education (PSE), in this school year for In-study borrowers and in a general way for those in repayment or in the grace period.

5.6.1 IMPACT OF GSL ON CURRENT SCHOOL YEAR

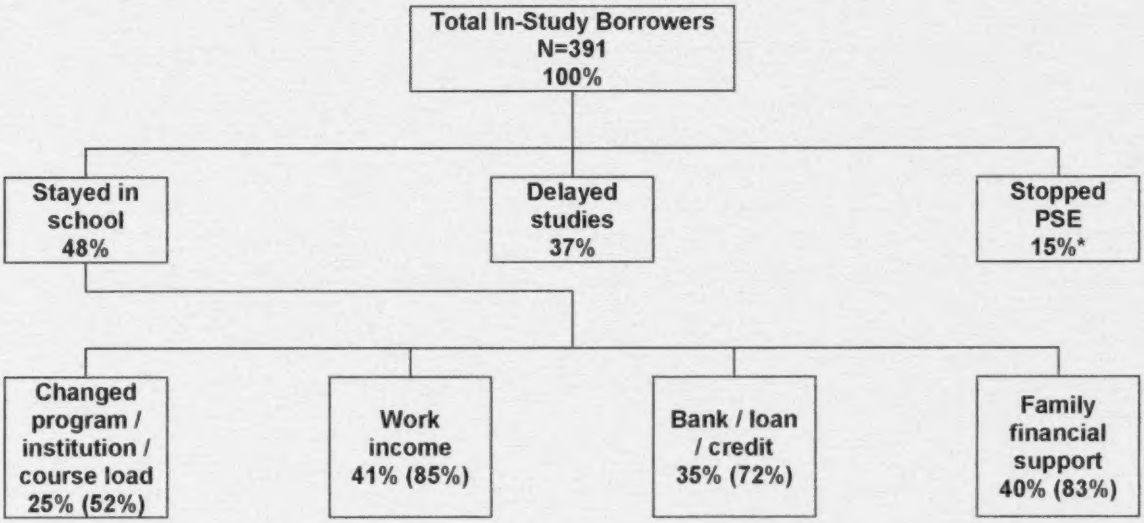
In-Study Borrowers

- All In-study borrowers were asked what would have happened to their current year of studies if they had not received a GSL.
- Half (48%) would have stayed in school anyway (for more detail see **Table 28** in the Summary Tables section), and:
  - Half (52%) of these would have reduced their course load, chosen part-time enrolment, or changed educational institution or program of study.
    - Very comparable to 2006 findings, where 48% would have stayed in school and, of those, 51% would have reduced their course load.
- In-study borrowers would have compensated for this **mainly** with work income (85%), bank loans / lines of credit / credit cards (72%) and family financial support (83%).
  - Similar to 2006 findings.

- 52% of In-study borrowers would not have been students this year if they had not received a GSL: they would have delayed their studies (37%) and, in some cases, they would have dropped out of PSE (15%).
- Overall, when looking at In-study borrowers who would have reduced their study load or changed their program / institution, it was estimated that 77% would have changed their plans drastically if they had not been able to receive a GSL for this school year.

- The following diagram illustrates the main impact on In-study borrowers if they had not been able to secure a GSL.

WHAT IF IN-STUDY BORROWERS HAD NOT RECEIVED A GSL THIS YEAR



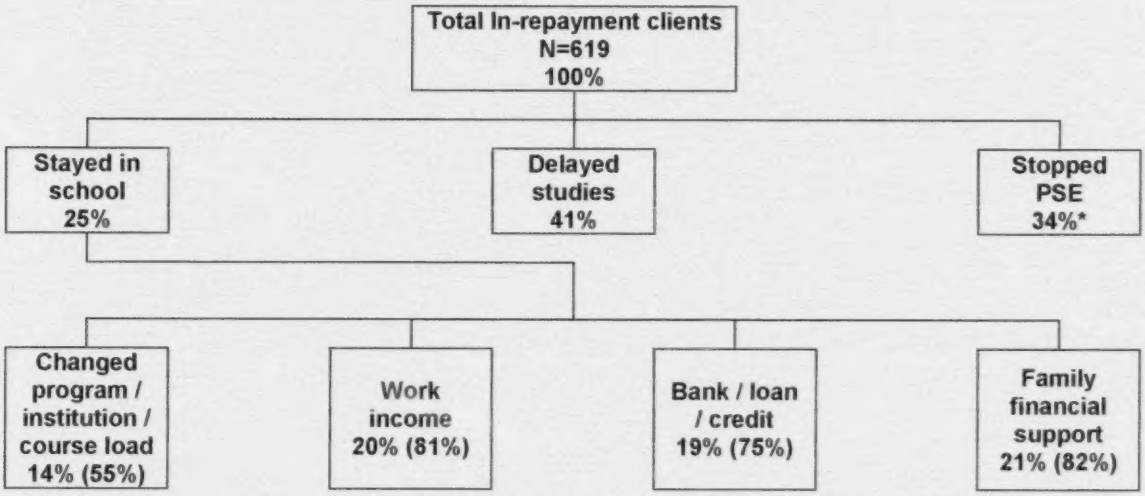
* ***Read:*** *15% of all In-study borrowers would have ended their studies if they had not received a GSL.*

Note: Percentages between ( ) are based on the previous sub-total.

Borrowers In-Repayment

- All In-repayment borrowers were asked what would have happened to their studies if they had not received a GSL.
- One quarter (25%) would have stayed in school anyway (for more detail see **Table 28** in the Summary Tables section), and:
  - Half (55%) of these would have reduced their course load, chosen part-time enrolment, or changed educational institution / program of study;
    - More would have stayed in school in 2006 (30%) but, of those, the same proportion (52%) would have reduced their course load, chosen part-time enrolment or changed educational institution / program of study.
  - If a GSL had not been received, In-repayment borrowers would have compensated for this **mainly** with work income (81%), bank loans / lines of credit / credit cards (75%) or family financial support (82%).
- The following diagram illustrates the main impact of GSL on in-repayment or in-grace clients if they had not been able to secure a government student loan while studying (base: total sample of clients in repayment or in the grace period).

WHAT IF IN-REPAYMENT BORROWERS HAD NOT RECEIVED A GSL WHILE STUDYING



* ***Read:*** *25% of In-repayment borrowers would have ended their studies if they had not received a GSL.*

Note: Percentages between ( ) are based on the previous sub-total.

Differences from Previous Survey

- The main difference compared to 2006 is that, this year, more In-repayment students would have stopped PSE (34% vs. 30% in 2006) and fewer would have stayed in school (25% vs. 30% in 2006).
    - Of those who would have stayed in school, borrowers would have used the same ways to compensate for not having a GSL and in the same proportions as in 2006.

5.6.2 Impact of Government Grants on Current Grant Holders

All borrowers who had **ever received a grant** were asked what would have happened to their studies if the grant had not been received (see **Table 28** in the Summary Tables section).

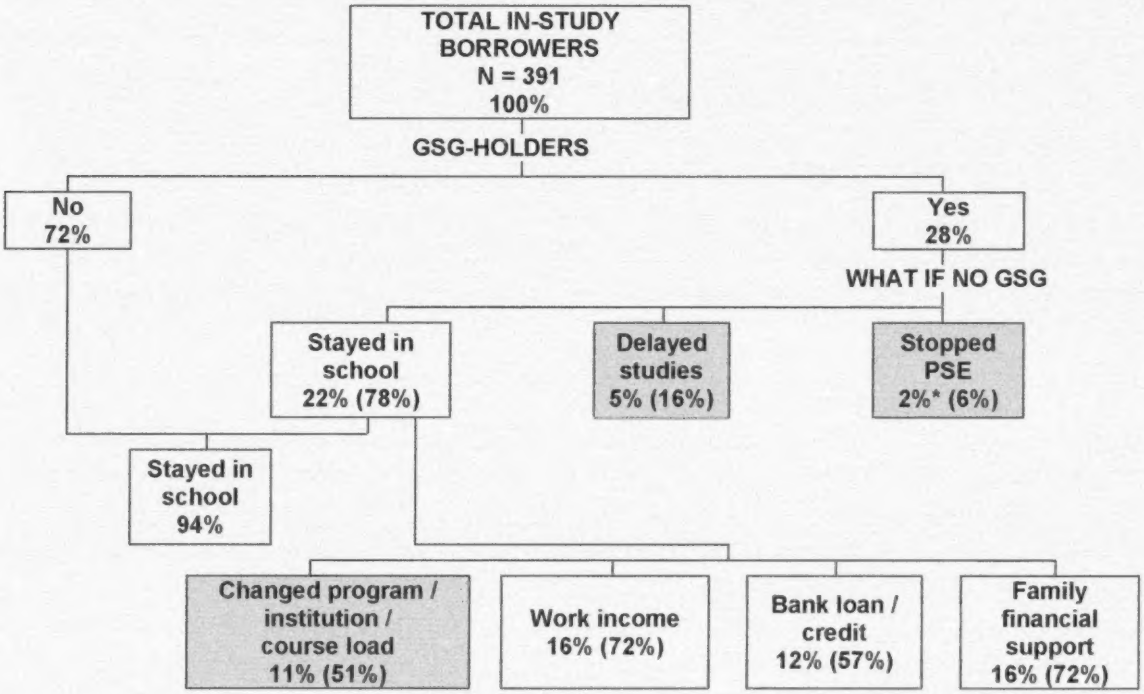
In-Study Borrowers

- 28% of all In-study borrowers had received a government study grant this year.
- When asked what they would have done if they had not received the grant, a strong majority (78%) of In-study government grant holders would have stayed in school anyway, and:
  - Half (51%) of these would have reduced their course loads, chosen part-time enrolment, or changed educational institution / program of study.
  - If a grant had not been received, almost all current In-study grant holders would have compensated for this **mainly** with work income (72%), bank loans / lines of credit / credit cards (57%) or family financial support (72%).

- 22% of In-study grant holders would not have been students this year if they had not received a government grant: they would have delayed their studies (16%) and, in some cases, they would have dropped out of PSE (6%).
- Overall, when In-study GSG-holders who would have reduced their study load or changed their program / institution were taken into account, it was estimated that 73% of all In-study GSG-holders would have changed their plans drastically, if they had been unable to receive a GSG this school year (vs. 69% last year).

- When these findings were extrapolated to all In-study borrowers in the survey, it was estimated that if In-study GSG-holders had not been able to receive a grant for this school year, 18% of borrower students (vs. 13% in 2006) would have changed their plans drastically:
  - 11% would have reduced their study load or changed their program of study / educational institution;
  - 5% would have delayed their studies; and,
  - 2% would have stopped their PSE completely.
- The following diagram illustrates the main impact of grants on In-study GSG-holders if they had not been able to obtain a government funded study grant (base: total sample of borrower students).

WHAT IF CURRENT GOVERNMENT STUDY GRANT HOLDERS HAD NOT BEEN ABLE TO GET A GRANT THIS YEAR



* ***Read:*** *2% of all In-study borrowers would have ended their studies if GSG had not been received.*

Note: Percentages between ( ) are based on the previous sub-total.

In-Repayment Borrowers

- 23% of all In-repayment borrowers reported receiving a grant while studying.
- When In-repayment clients who had received a grant were asked what would have happened to their studies if a GSG had not been received (see **Table 27** in the Summary Tables section):
- A clear majority (67%) of GSG-holders would have stayed in school anyway and:
  - Half (54%) of these would have reduced their course load, chosen part-time enrolment, or changed educational institution / program of study.
  - If a grant had not been received, almost all In-repayment GSG-holders would have compensated for this **mainly** with work income (65%), bank loans / lines of credit / credit cards (64%) or family financial support (58%).

5.7 INFORMATION SOURCES RELATED TO SFA

All respondents were asked if, in the past 12 months, they had looked for information about Student Financial Assistance (SFA). Those who had were further asked which sources they had used when looking for information about SFA (see ***Tables 30-32*** *in the Summary Tables section).*

Those who had not used the NSLSC / CanLearn Web sites to look for SFA information were asked why they had not. Those who had used these Web sites were asked about their overall satisfaction, the reasons for their dissatisfaction, if applicable, and an evaluation of how easy it was to find information on these sites (see ***Tables 33 and 34*** *in the Summary Tables section).*

Finally, all respondents were asked what (two) information sources on SFA they had found to be the most useful, the level of usefulness of the information provided, and their level of understanding of how the government determines whether or not they qualify to receive a GSL and the amount they would expect to receive if approved (see ***Tables 35 and 36*** *in the Summary Tables section).*

5.7.1 KNOWLEDGE OF SFA

Borrowers

- The majority of respondents currently enrolled (70%) first became aware of the availability of loans and grants in high school (58%) or earlier (12%). Relatively few (18%) had found out about student assistance only after applying for PSE and 9% only after they had enrolled in PSE (for more detail see **Table 31** in the Summary Tables section).
    - These results are very similar to those observed in 2006.
- Two-thirds (68%) of all borrowers claimed to understand how the government determines who will get a loan and the loan amount (for more detail see **Tables 31 and 32** in the Summary Tables section).
    - Compared to last year, this level has remained unchanged (66%).

5.7.2 Propensity to Look for any Information on SFA

- 47% of all borrowers had searched for any information on SFA in the past 12 months, the same level as last year (43% - for more detail see **Table 30** in the Summary Tables section).
  - This propensity to look for information was much higher for In-study borrowers (64%) than for clients In-repayment (36%) clients.
  - It was also higher for borrowers in public institutions (51%) than for those in private institutions (26%).

5.7.3 Information Sources about SFA (Unprompted) and Usefulness

- Of those who had looked for information on SFA in the past 12 months, 84% had consulted a Web-based source (they represented 39% of all borrowers -- for more detail see **Tables 33-35** in the Summary Tables section).
  - Similar levels were observed for In-study borrowers (87%) and those In-repayment (81%).
  - This was comparable to last year, where 84% of those who had looked for information on SFA had consulted a Web-based source (33% of all borrowers).
  - Overall, we noted a steady increase of the overall proportion of all borrowers who consult Web-based sources (from 25% in 2005 to 33% in 2006 and to 39% in 2007).
- 34% of all borrowers who had looked for information about student financial assistance mentioned the Internet / Web in general and 9% mentioned a Government of Canada website (unspecified).
  - 34% provided (unprompted) the name of the CanLearn / NSLSC websites as a source they had consulted, a proportion similar to those who had mentioned provincial websites (35%).
    - In-study respondents tended to mention provincial Web sites more often than the CanLearn / NSLSC websites (42% vs. 27%).
  - Post-secondary institutions (15%) were the only other source mentioned by a substantial proportion of respondents.
  - All these findings are comparable to those of 2006.
- The vast majority of borrowers (90%) considered the information they had found on SFA useful, with no differences among sub-groups of clients.

5.7.4 Propensity to Visit CanLearn / NSLSC Websites and Evaluation

- 34% of borrowers who had looked for information said they had looked on the CanLearn / NSLSC websites.
  - 72% of these said that they had found all or most of what they needed and 75% indicated it was easy to find the information they were seeking (see **Table 33** in the Summary Tables section).
    - In 2006, fewer students found it easy to find information (62%)
  - 63% of those who had used the CanLearn / NSLSC websites to look for information on SFA said that they were satisfied with the information provided.
- Of the 66% of borrowers who had looked for SFA information on sites other than CanLearn / NSLSC, half (54%) did so mainly because they were unaware that these sites existed – for more detail, see **Table 34** in the Summary Tables section.
  - Only 3% said that the reason they did not look on the CanLearn / NSLSC websites for information on SFA was because: they did not have access to a computer (1%); they did not know how to use the Internet (1%); and they did not have access to the Internet 1%).
  - 16% said that they did not feel the need to use the CanLearn / NSLSC websites and 9% were not able to provide a reason.

5.7.5 Most Helpful Sources of Information

- No single source of information stood out (unprompted) as being the most helpful (among 12 sources) but half of all borrowers mentioned an Internet source as being the single most helpful source (44%) unchanged compared to 2006.
- In fact, the provinces' websites were mentioned by 21% of respondents, followed by the CanLearn / NSLSC websites (13%), the Internet in general (9%) and the Government of Canada website (2%). (For more detail, see **Tables 35 and 36** in the Summary Tables section).
  - Other sources of information mentioned by a noticeable number of respondents as being most helpful were: the NSLSC call centre (10%); post-secondary institutions; publications or websites (6%); and high school teachers and guidance counsellors (4%).

5.7.6 Differences from Previous Survey

- The following table summarizes the 2007 – 2006 comparative findings on the use and ratings of government websites dedicated to SFA (for more detail see **Tables 32 to 36** in the Summary Tables section). As can be seen in the table below:
  - The propensity to look for information on SFA (from 43% in 2006 to 47% in 2007) and the incidence of visiting the CanLearn / NSLSC websites (than 12% to 16%) increased slightly but significantly from 2006.
  - A comparable proportion of In-study visitors found these websites to be the most helpful source – similar to last year (13% in 2007 vs. 10% in 2006).

Ratings of CanLearn / NSLSC Websites on SFA
– 2007-2006 Comparative Findings –

CanLearn / NSLSC websites	CanLearn / NSLSC	
	2007 %	2006 %
TOTAL BORROWERS	**(1,010)**	**(1,305)**
• Looked for information on SFA*	47	43
• Visited in past 12 months*	16	12
Helpfulness**	**(444)**	**(511)**
• Most helpful source	13	10
• Most or second most helpful source	20	13
Access to information***	**(165)**	**(172)**
• Easy to find the information needed (very or somewhat)	75	67
• Most or all of what was needed was found	72	72
Overall satisfaction with information provided***		
• Top 2 box ratings******	63	66
• Average score	3.8	3.9

* *Based on total sample.*
** *Based on those who had looked for information.*
*** *Based on visitors to the sites.*
**** *Top 2 box ratings on 5-point scale.*

5.8 INTEREST IN USING SECURE INTERACTIVE INTERNET SERVICES

*All borrowers were asked if they were aware that they could check the status of their loan on-line on the CanLearn.ca website and how likely they would be to use secure interactive Internet services in the future (see **Table 37** in the Summary Tables section).*

- Half (52%) of all the borrowers surveyed said that they were aware that they could check the status of their loans on the *CanLearn.ca* website (comparable levels for all client types).

- Virtually all clients (98%) indicated they would use at least one of the secure Internet services mentioned in relation to their GSL accounts and 84% would "certainly" use at least one of those services.

  - This was the case for all client sub-groups and is unchanged compared to 2006.

- A slightly higher proportion of clients indicated that they would use such services to check their accounts (74% would certainly use) compared to those who would use them for transaction services (66%) or interactions with the CSLP (65%). These levels were similar among all groups of borrowers.

  - In terms of services related to checking their accounts, all three services covered in this survey met with high and equivalent levels of interest:

    - Check status of account (61%);
    - Review payment history (59%); and,
    - Check outstanding balance (65% would certainly use).

  - Transaction services received lower interest overall, but four or five out of ten clients indicated that they would certainly use each of the three tested:

    - Apply for Interest Relief (55% would certainly use);
    - Make a one-time loan payment (44%); and,
    - Request revised repayment terms (36%).

  - In terms of interactions, most clients indicated they would change their address (62% would certainly use), while only 23% reported that they would "certainly" chat on-line with a NSLSC officer.

  - For each interactive Internet service, the interest in using it "certainly" is unchanged compared to 2006.

% would certainly use	2007 (1,010)	2006 (1,305)
Check their account (at least one)	**74**	**72**
▪ Check outstanding balance	65	65
▪ Check status of account	61	61
▪ Review payment history	59	59
Transaction services (at least one)	**66**	**65**
▪ Apply for interest relief	55	54
▪ Make a one-time loan payment	44	43
▪ Request revised repayment terms	36	38
Interactions with the CSLP (at least one)	**65**	**64**
▪ Change their address	62	61
▪ Chat on-line with a NSLSC officer	23	23

All figures based on all borrowers.

5.9 CLIENTS-IN-COLLECTION

5.9.1 CHARACTERISTICS OF THE SAMPLE

- In the **weighted sample** of Clients-in-collection, females (60%) outnumbered males (40%), which reflected the actual distribution of the client population (see **Table 1** in the Summary Tables section).
- The average age of this sample was 32.5 years (median age was 31 years).
  - 10% were under 25 years old and 31% were over 35.
- 15% of these clients who participated in this survey reported living with a parent or guardian.
- A total of 32% reported an annual personal income of $15,000 or less, while half (48%) reported an annual personal income over $15,000.
- 9% identified themselves as Aboriginal according to the definition used by the department.[13]
- Slightly more than half (52%) reported having started or completed vocational/ technical/college studies.
  - Roughly one-third (34%) had completed or started some university studies and only 14% had completed some or all high-school studies.
- As controlled by the weighting procedure, the sample reflected the client population in terms of province.

5.9.2 CSLP OVERALL ASSESSMENT

- Among Clients-in-collection, overall level of satisfaction with CSLP was relatively low, but still fair (53% were "satisfied"), considering their particular situation in relation to CSLP; 27% were neutral and 20% were dissatisfied (see **Table 9** in the Summary Tables section).

> This level of satisfaction increased slightly but not significantly compared to 2006 (+3 points, from 50% in 2006).

[13] *Aboriginal refers to Status Indian, Non-status Indian, Métis, and Inuit groups.*

- Nearly one out of five Clients-in-collection felt that the service had improved (16%), and a similar percentage (15%) felt that it had worsened. The majority felt that service had stayed the same (68%).

  - These findings were statistically identical to 2006.

5.9.3 Overall Level of Satisfaction with the Service Offered by the NCS

- All things considered, NCS service received an overall level of satisfaction of 42% while 24% were neutral and 34% were dissatisfied. This was lower than the average satisfaction rating of 57.1% across service elements (see **Table 41** in the Summary Tables section).

  - Unchanged compared with 2006 (44% satisfied).

- No single reason stood out for explaining dissatisfaction. A range of nine different reasons were mentioned by at least 10 to 36% of clients. Five "factors" were identified from the mentions:

  1. Access to information (27%);
  2. Rude employees (36%);
  3. Quality of information (28%);
  4. Payment issues (23%); and,
  5. Lost information (9%).

5.9.4 Detailed Evaluation of NCS Service

*Clients-in-collection were asked about their level of satisfaction with seven service elements related to NCS service (see **Q30** in the appended questionnaire) and their level of agreement with eight statements related to NCS service representatives and written documents (see **Q31** in the appended questionnaire and **Tables 39 and 40** in the Summary Tables section).*

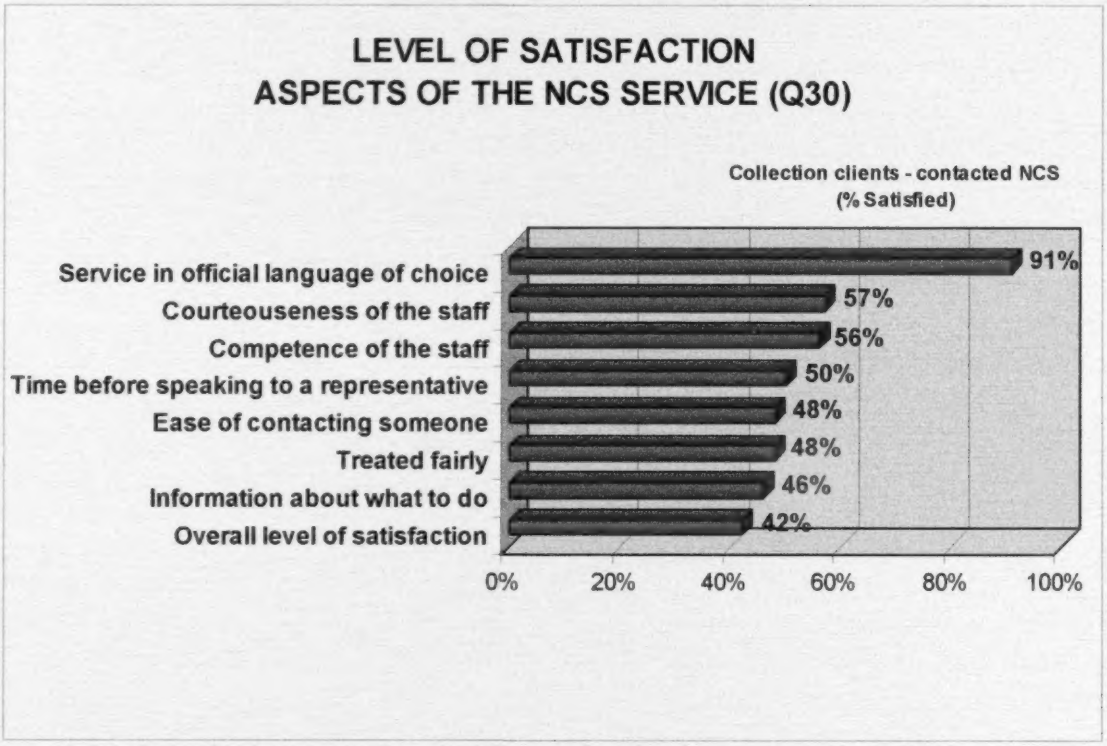
Detailed Satisfaction Ratings

- The average satisfaction rating for all seven service elements was 56.6%, slightly higher than last year (52.6%).

- This was relatively low (compared to the average satisfaction rating of NSLSC service which was 74.9%), and could be due in large part to the particular situation Clients-in-collection find themselves in, more than the quality of the service offered.

- Access to service in the official language of choice was the one service element that really stood out as being the most satisfactory (91%). All other aspects were rated satisfactory by 46% to 57% of the respondents, which indicates a generalized increase vs. 2006.

- The lowest satisfaction ratings were for:
  - the extent to which clients were informed about what they needed to do (46% vs. 40% in 2006);
  - the amount of time clients had to wait to speak with a customer service representative (50% vs. 44% in 2006);
  - the extent to which clients felt treated fairly under the circumstances – i.e. the service received, not the rules of the programs (48% vs. 46% in 2006); and,
  - the ease of contacting someone (48% vs. 47% in 2006).
- The competence of staff (56% vs. 51% in 2006) and the courteousness of staff received slightly higher satisfaction rating this year (57% vs. 53% in 2006).
- Note that a low satisfaction rating is not sufficient in itself to signal the need for improvement. The inferred[14] importance of the drivers, combined with the levels of satisfaction, provide a more useful insight.



[14] *Inferred by correlating the level of satisfaction of each service driver with overall level of satisfaction.*

5.9.5 Inferred Importance of Service Elements

- For the same service elements, we inferred the importance given by clients through the use of a correlation analysis. The level of satisfaction with each service element (1 to 5) was correlated with the overall level of satisfaction with the CSLP (Q40 – 1 to 5).

High and Low Importance Ratings (Inferred)

- NCS service elements most correlated with overall level of satisfaction were:
  - The extent to which clients were informed of what they needed to do (0.62);
  - The competence of staff (0.62); and,
  - The extent to which you were treated fairly (0.61).
- Service elements least correlated with overall level of satisfaction or those expected to have the least impact on overall level of satisfaction, were the same as for the NSLSC service:
  - Access to service in the official language of choice (0.21); and,
  - The amount of time clients had to wait to speak with a customer service representative (0.34).

- The main priority for improvement should be given to service elements with lower-than-average satisfaction ratings and high (inferred) importance. Two service elements met these criteria and should be considered in an improvement plan:
  - The extent to which clients were informed about what they needed to do; and,
  - The extent to which clients were treated in a fair manner, under the circumstances.

- The second priority for improvement should be given to the service elements with high importance and high levels of satisfaction. The competence of staff was one service element that obtained "high importance" and a slightly above-average level of satisfaction, and could therefore also be considered in an improvement plan.

QUALITY OF SERVICE OFFERED BY THE NCS
IMPORTANCE INFERRED BY CORRELATION
"CLIENTS-IN-COLLECTIONS IN CONTACT"

	(N=380)	Correlation* (Inferred importance)	Ranking
Q30	**Service offered by the NCS**		
a.	Amount of time you had to wait to speak with a customer representative	.34	6
b.	Competence of the staff	.62	1
c.	Courteousness of the staff	.51	5
d.	The extent to which you felt fairly treated, under the circumstances	.61	3
e.	The extent to which you were informed about what you need to do	.62	1
f.	Your ease of contacting someone	.52	4
g.	Your access to service in the official language of your choice	.21	7

All figures based on clients in collection who had been in contact with the NCS.
* *Pearson correlation between attributes of service and overall satisfaction with CSLP (Q54).*

5.9.6 DETAILED PERCEPTIONS OF REPRESENTATIVES

- Overall, on average, 57.1% of respondents agreed with statements related to service representatives (seven elements) and written communications (one element), a slight but not significant increase when compared to 54.5% in 2006 (see **Table 40** in the Summary Tables section).

- Three aspects met with stronger agreement from Clients-in-collection:

  - Documents or other written information you received were easy to understand (63%, a strong increase compared to 54% in 2006);

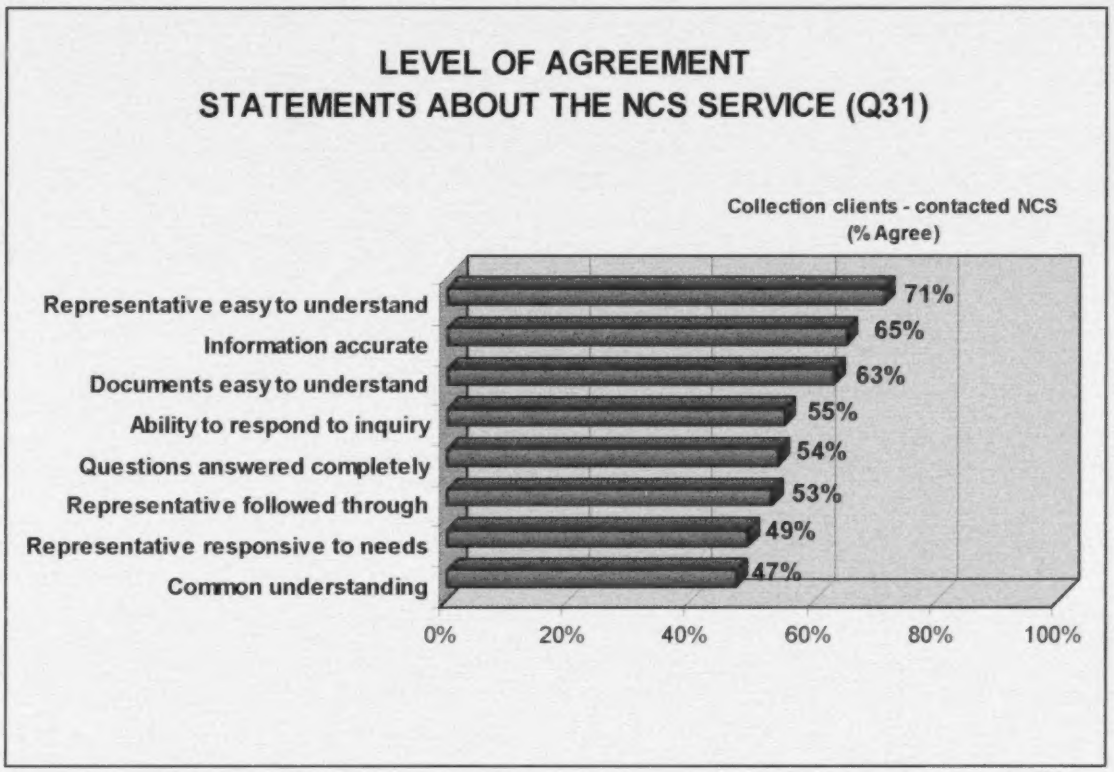
  - Information received was accurate (65%); and,

  - Service representative was easy to understand (71%).

- 47% to 55% of Clients-in-collection agreed with all other aspects of service measured. When compared with 2006 results, one aspect of service showed improvement. This year, significantly more respondents found that:

  - The service representative was able to respond to clients' inquiries during initial contact (+6 points, from 49% to 55%); and

  - Documents or other written information you received were easy to understand (+ 9 points, from 54% to 63%).



5.9.7 Loan Repayment Agreement

- Only 28% of Clients-in-collection recalled receiving a loan repayment agreement with a consolidation, 69% did not recall receiving one, while 3% were not sure whether they did or did not (see **Tables 17 and 18** in the Summary Tables section).

  In 2006, slightly more Clients in-collection recalled receiving an agreement (33%).

  Of Clients-in-collection who recalled receiving a loan repayment agreement, 71% had signed and returned it.

5.9.8 Awareness of Repayment Options

- Slightly more than half (55%) of Clients-in-collection felt that repayment options were clear when the time came to consolidate their student loans (see **Table 21** in the Summary Tables section).

  This is a significant increase compared to 2006 (48%).

- Of Clients-in-collection who had not applied for Interest Relief in the past six months, only 47% were aware that the NSLSC offered options in the event that they could not make their scheduled loan payments.

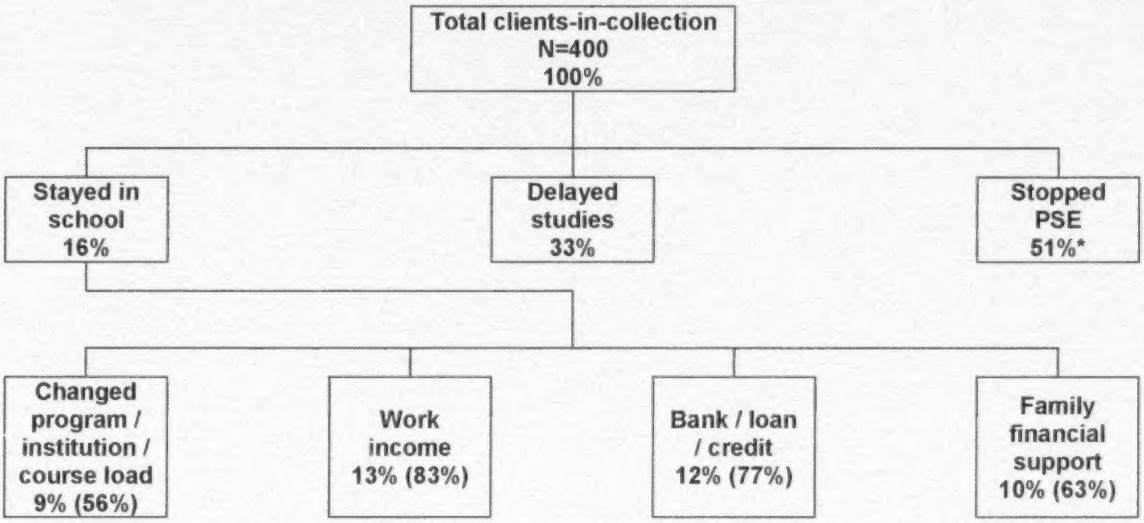
5.9.9 Knowledge of GSL Clauses and Conditions

- A short series of questions was asked of all Clients-in-collection to measure their levels of knowledge of the clauses and conditions governing GSLs (see **Table 22** in the Summary Tables section).
    - 77% of Clients-in-collection were clear (entirely or mostly) about how much they owed (loan amount).
- Approximately half of all Clients-in-collection were clear about the interest rate they were paying on their loan (48%), and the approximate number of years it was going to take them to finish paying off their GSL (53%).
- 36% of Clients-in-collection were clear about the options available to them if they could not make their scheduled payments.
- Only one-third (33%) of respondents knew that interest accrued on their loan during the grace period, while 53% believed that no interest accrued, and 13% did not know.

5.9.10 Impact of a Student Loan on Decision to Study and Funding Sources

- We asked all Clients-in-collection what would have happened to their studies if they had not received a GSL.
- 16% would have stayed in school anyway (for more detail see **Table 28** in the Summary Tables section), and:
    - Most (56%) of these would have reduced their course load, chosen part-time enrolment, or changed educational institution / program of study;
        - In 2006, a larger proportion (25%) claimed that they would have stayed in school.
    - If a GSL had not been received, Clients-in-collection would have compensated for this **mainly** with work income (83%), bank loans / lines of credit / credit cards (77%) or family financial support (63%).
- The following diagram illustrates the main impact of GSL if Clients-in-collection had not been able to secure a government student loan (base: total sample of those currently enrolled).

WHAT IF CLIENTS-IN-COLLECTION HAD NOT RECEIVED A GSL WHILE STUDYING



* ***Read:*** *41% of Clients-in-collection would have ended their studies, if they had not received a GSL.*
Note: Percentages between ( ) are based on the previous sub-total.

5.9.11 Impact of Grants on Grant Holders

- 25% of Clients-in-collection said that they had "**ever**" received a grant while studying, but around eight out of ten were unable to name it.
- All Clients-in-collection who had ever received a GSG were asked what would have happened to their studies if a grant had not been received (see **Tables 27 and 29** in the Summary Tables section).
- Less than half (43%) of Clients-in-collection GSG-holders would have stayed in school anyway and:
  - A majority (52%) of these would have reduced their course load, chosen part-time enrolment, or changed educational institution / program of study.
  - If a grant had not been received, almost all In-collection GSG-holders would have compensated for this **mainly** with work income (53%), bank loans / lines of credit / credit cards (58%) or family financial support (40%).

5.9.12 KNOWLEDGE OF SFA

- Since only very few Clients-in-collection responded to the question asking when they found out about the availability of loans and grants (recent applicants), the results of this question cannot be considered reliable (see **Table 31** in the Summary Tables section).

  - However, six out of ten (59%) Clients-in-collection claimed that they understood how the government determines who will get a loan and the loan amount.

- The propensity to look for information on SFA was low (25%) among Clients-in-collection.

  - Of Clients-in-collection who had looked for information on SFA in the past 12 months, 76% had consulted a Web-based source and 65% had found the information useful.

5.9.13 INTEREST IN USING SECURE INTERACTIVE INTERNET SERVICES

- One-third (37%) of all Clients-in-collection were aware they could check the status of their loan on CanLearn.ca (see **Table 37** in the Summary Tables section).

- Virtually all clients (91% "certainly" or "probably" indicated they would use at least one of the secure Internet services mentioned in relation to their GSL account. All three large categories of interactive services met with equivalent levels of interest. Two thirds of Clients-in-collection would "certainly" check the status of their account (69%), make transactions (65%) or interact with the CSLP (66%).

  - In terms of services related to checking the status of their account, all three services covered in this survey met with high and comparable levels of interest:

    - Check outstanding balance (62% "certainly");
    - Check status of account (56%); and,
    - Review payment history (59%).

  - Transaction services obtained lower interest overall, but around five out of ten clients indicated that they would "certainly" use each of them:

    - Apply for Interest Relief (57%);
    - Make a one-time loan payment (42%); and,
    - Request repayment terms(45%).

  - In terms of using the services of interaction with the CSLP, most clients indicated that they would change their address (61% "certainly"), while only 31% indicated they would "certainly" chat on-line with an officer.

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TABLE 1 CHARACTERISTICS OF THE WEIGHTED SAMPLE BY CLIENT GROUPS

		TOTAL Borrowers (1,010) %	Total Collections (400) %
Age	• 18-24	58	10
	• 25-29	22	34
	• 30-34	10	25
	• 35 +	10	31
	Average	25.3	32.5
	Median	23.0	31.0
Gender	• Male	40	40
	• Female	60	60
Marital status	• Married	11	0
	• Single	81	0
	• Other / Na	8	100
Language of interview	• English	98	97
	• French	2	3
Province / Territory [15]	• Newfoundland / Labrador	4	5
	• Prince Edward Island	1	2
	• Nova Scotia	4	7
	• New Brunswick	6	10
	• Québec	<1	2
	• Ontario	48	27
	• Manitoba	4	3
	• Saskatchewan	3	3
	• Alberta	12	12
	• British Columbia	17	29
	• Yukon	0	<1
	• Northwest Territories	0	0
	• Nunavut	0	0
Personal annual income	• No income	7	6
	• 5,000$ or less	20	7
	• 5,001-15,000$	26	19
	• More than 15,000$	21	48
	• Refusal	34	26
	Average	11,800	20,000
	Median	9,000	20,000
Currently living with a parent or guardian (Q68)	• Yes	39	15
Employment/study status	• Study F-time / not employed	28	2
	• Study F-time / employed	23	5
	• Study P-time / not employed	2	1
	• Study P-time / employed	5	5
	• Not in study / employed	33	67
	• Not in study / not employed	9	21
	• Refusal	<1	<1

15 *Nunavut, Northwest Territories and Québec, who manage their own student loans programs were not included.*

TABLE 1 CHARACTERISTICS OF THE WEIGHTED SAMPLE BY CLIENT GROUPS
(Continued)

		TOTAL Borrowers (1,010) %	Total Collections (400) %
Aboriginal status	• Yes	6	9
Highest level of Education	• High school	15	14
	• Some vocational/ technical	18	16
	• Graduated vocational/technical	19	36
	• Some university	23	11
	• Graduated university	18	20
	• Post-graduate/professional degree	6	3
	• Refusal	<1	0
Study load	• Full-time	99	
	• Part-time	1	
Experience with loans	• Yes	45	
	• No (1st year)	55	
Sector	• Public	85	
	• Private	15	
Status	• In-study	47	---
	• In-repayment	48	---
	• In-grace	4	---
	• Unknown	<1	---
	• Collections	---	100
Number of contacts – last 6 months	• None	0	
	• 1	36	
	• 2	20	
	• 3 or more	43	
Case managed (ever)	• Yes	0	
	• No	100	

TABLE 2

CSLP RELATED ACTIONS
– BY CLIENT GROUPS –

		TOTAL Borrowers (1,010) %	Private sector (404) %	Public sector (606) %	1st loan (443) %	Experienced with loans (567) %	In-Grace (247) %	In-Repayment (372) %	In-Study (391) %	Collections (400) %
Q1	*During the last six months, which of the following activities apply to you with respect to your <Fed. or Prov.> Student Loan? Did you… (Read but do not rotate / accept all that apply)*									
a.	Apply for a <Fed. or Prov.> Student Loan.	46	9	52	55	35	19	23	80	3
b.	Receive a <Fed. or Prov.> Student Loan (i.e. received payment).	49	10	56	60	36	17	22	90	3
c.	Submit a Confirmation of Enrolment to receive interest-free status while still in school.	42	16	46	44	40	38	22	61	4
d.	Complete your studies, but have not yet started to repay a Canada Student Loan.	12	16	12	9	16	32	14	0	15
e.	Make payments to repay a <Fed. or Prov.> Student Loan (includes dealing with a Collections agent).	40	68	35	31	50	39	87	0	74
f.	Consolidated your loans or revised the terms of repayment.	16	22	15	11	22	30	25	0	25
g.	Apply for Interest Relief for a <Fed. or Prov.> Student Loan.	24	36	22	13	37	100	0	0	17
•	Any of the above	98	98	98	98	99	100	100	96	88

TABLE 3

SERVICES RECEIVED – BY CLIENT GROUPS –

		TOTAL Borrowers (1,010) %	Private sector (404) %	Public sector (606) %	1st loan (443) %	Experienced with loans (567) %	In-Grace (247) %	In-Repayment (372) %	In-Study (391) %	Collections (400) %
Q2	*In the last six months, were you in contact with any of the following regarding your <Fed. or Prov.> Student Loan? This includes contact by phone, in person, email, fax or an exchange of mail. (Read but do not rotate / accept all that apply)*									
a.	(**V1**)The National Student Loans Service Centre, which deals with questions about the status of loans, when do you get your money or repayment conditions / (**V2**) *... which deals with issues like loan consolidation, Interest Relief, making payments, and tax statements*	81	90	80	75	88	96	88	67	59
b.	(**V1**) The 1-800 O Canada phone number, which answers general questions, such as how do you apply for a <Fed. or Prov.> Student Loan / (**V2**) *... which answers general questions about <Fed. or Prov.> Student Loans*	23	30	22	19	29	33	28	13	18
c.	(**V1**) The Canada Student Loans Program at the Government of Canada, which provides information about personal situations, such as assessments or appeals / (**V2**) *... such as appeals and the interpretation of rules*	23	20	24	22	25	27	20	24	23

V1: In-study clients
V2: In-repayment, in-grace or collections clients.

TABLE 3

SERVICES RECEIVED
– BY CLIENT GROUPS –
(Continued)

	TOTAL Borrowers (1,010) %	Private sector (404) %	Public sector (606) %	1st loan (443) %	Experienced with loans (567) %	In-Grace (247) %	In-Repayment (372) %	In-Study (391) %	Collections (400) %
d. **(All)** A bank, credit union, Caisse populaire, or other financial institution	26	22	26	23	29	31	25	23	33
e. (**V1**) A provincial student loan office, which answers detailed questions about the application process and forms / (**V2**) *A provincial student loan office*	36	24	38	38	34	30	28	46	24
f. **(All)** Or contact with someone else regarding a <Fed. or Prov.> Student Loan	20	14	21	22	18	14	16	27	28
	(619) %	**(261) %**	**(358) %**	**(227) %**	**(392) %**	**(247) %**	**(372) %**	**(0) %**	**(400) %**
*g. (**Only for V2**) National Collection Services or Revenue Canada which deals with people regarding the repayment of their <Fed. or Prov.> Student Loan*	12	13	12	16	9	10	13	---	100

V1: In-study clients
V2: In-repayment, in-grace or collections clients.

TABLE 4 **CSLP RELATED ACTIONS**
– COMPARISON WITH 2006 –

		2007		2006	
		Total Borrowers (1,010) %	Collections (400) %	Total Borrowers (1,305) %	Collections (400) %
Q1	*During the last six months, which of the following activities apply to you with respect to your <Fed. or Prov.> Student Loan? Did you... (Read but do not rotate / accept all that apply)*				
a.	Apply for a <Fed. or Prov.> Student Loan.	46	3	36	3
b.	Receive a <Fed. or Prov.> Student Loan (i.e. received payment).	49	3	45	4
c.	Submit a Confirmation of Enrolment to receive interest-free status while still in school.	42	4	40	8
d.	Complete your studies, but have not yet started to repay a Canada Student Loan.	12	15	13	14
e.	Make payments to repay a <Fed. or Prov.> Student Loan (includes dealing with a Collections agent).	40	74	42	78
f.	Consolidated your loans or revised the terms of repayment.	16	25	18	28
g.	Apply for Interest Relief for a <Fed. or Prov.> Student Loan.	24	17	22	17

TABLE 5 **SERVICES RECEIVED**
– COMPARISON WITH 2006 –

	2007		2006	
	Total Borrowers (1,010) %	Collections (400) %	Total Borrowers (1,305) %	Collections (400) %
Q2 In the last six months, were you in contact with any of the following regarding your <Fed. or Prov.> Student Loan? This includes contact by phone, in person, email, fax or an exchange of mail. (Read but do not rotate / accept all that apply)				
a. (**V1**)The National Student Loans Service Centre, which deals with questions about the status of loans, when do you get your money or repayment conditions / (**V2**) ... *which deals with issues like loan consolidation, Interest Relief, making payments, and tax statements*	81	59	85	67
b. (**V1**) The 1-800 O Canada phone number, which answers general questions, such as how do you apply for a <Fed. or Prov.> Student Loan / (**V2**) ... *which answers general questions about <Fed. or Prov.> Student Loans*	23	18	24	22
c. (**V1**) The Canada Student Loans Program at the Government of Canada, which provides information about personal situations, such as assessments or appeals / (**V2**) ... *such as appeals and the interpretation of rules*	23	23	21	26
d. **(All)** A bank, credit union, Caisse populaire, or other financial institution	26	33	27	35
e. (**V1**) A provincial student loan office, which answers detailed questions about the application process and forms / (**V2**) *A provincial student loan office*	36	24	32	25
f. **(All)** Or contact with someone else regarding a <Fed. or Prov.> Student Loan	20	28	15	37
	(619) %	**(400) %**	**(842) %**	**(400) %**
g. *(**Only for V2**) National Collection Services or Revenue Canada which deals with people regarding the repayment of their <Fed. or Prov.> Student Loan*	12	100	13	100

V1: In-study clients
V2: In-repayment, in-grace or collections clients.

TABLE 6

PURPOSE OF CONTACT WITH NSLSC – BY CLIENT GROUPS –

	TOTAL Borrowers (858)* %	Private sector (361) %	Public sector (497) %	1st loan (353) %	Experienced with loans (505) %	In-Grace (236) %	In-Repayment (331) %	In-Study (291) %
Q4 What was the purpose of your contact with the National Student Loans Service Centre? Anything else? (Do not read / accept all that apply)								
1. Disbursement/receipt of loan payment	7	2	8	11	3	1	4	15
2. Payment/billing	29	40	26	23	34	19	53	9
3. Interest Relief/Debt Reduction in Repayment (seeking help in repayment)	24	37	21	15	33	74	6	2
4. Revision of terms	5	8	4	5	4	7	5	3
5. Name/address update	2	3	2	1	3	1	4	1
6. General question	19	13	20	19	18	13	16	26
7. Form/letter request	4	1	4	4	3	3	1	8
8. Processing/change request	3	2	3	3	2	3	4	1
9. Status of loan	16	9	18	17	16	10	14	24
• Other	30	22	31	33	27	16	31	40
• DK/NA	2	1	2	2	1	< 1	2	2

* *Based on clients (in-study, in-repayment or in-grace) who were in contact with the NSLSC in the last 6 months.*

TABLE 7 **PURPOSE OF CONTACT WITH NSLSC – YEAR OVER YEAR COMPARISON –**

TOTAL BORROWERS*	2007 (858) %	2006 (1,148) %	2005 (986)** %
Q4 What was the purpose of your contact with the National Student Loans Service Centre? Anything else? (Do not read / accept all that apply)			
1. Disbursement/receipt of loan payment	7	5	9
2. Payment/billing	29	36	36
3. Interest Relief/Debt Reduction in Repayment (seeking help in repayment)	24	22	25
4. Revision of terms	5	6	5
5. Name/address update	2	4	4
6. General question	19	17	14
7. Form/letter request	4	4	4
8. Processing/change request	3	3	4
9. Status of loan	16	16	18
• Other	30	15	19
• DK/NA	2	3	1

* *Based on clients (in-study, in-repayment or in-grace) who were in contact with the NSLSC in the last 6 months.*

** *Data weighted to reflect actual distribution of clients.*

TABLE 8

OVERALL CSLP ASSESSMENT – BY CLIENT GROUPS –

	TOTAL Borrowers (1,010) %	Private sector (404) %	Public sector (606) %	1st loan (443) %	Experienced with loans (567) %	In-Grace (247) %	In-Repayment (372) %	In-Study (391) %	Collections (400) %
Overall level of satisfaction with the service received regarding your student loan in the past 6 months (Q40)									
◦ Satisfied (top 2 box rating)*	75	61	77	75	73	66	74	80	53
◦ Neutral (3)	22	29	20	22	21	26	22	18	27
◦ Dissatisfied (1 or 2)	4	10	3	3	6	8	4	2	20
Dk/Na	<1	0	<1	0	1	0	<1	<1	3
Evolution of the quality of service with respect to the student loan (Q41)									
◦ Improved**	16	12	17	17	16	16	18	14	16
◦ Worsened**	6	10	6	4	9	9	7	3	15
◦ Stayed pretty much the same**	77	78	77	79	76	74	75	83	68
Does not apply	20	2	23	30	7	3	7	40	1
Dk/Na	2	5	1	2	1	1	2	2	2

* *Top 2 box ratings (4 & 5 on 5-point "satisfaction" scale). "Dk/Na" excluded from the computations.*

** *"Does not apply" and "Dk/Na" excluded from the computations.*

TABLE 9 **OVERALL CSLP ASSESSMENT – COMPARISON WITH 2006 –**

	2007		2006	
	Total Borrowers (1,010) %	Collections (400) %	Total Borrowers (1,305) %	Collections (400) %
Overall level of satisfaction with the service received regarding your student loan in the past 6 months (Q40)				
• Satisfied (top 2 box rating)*	75	53	75	50
• Neutral (3)	22	27	21	28
• Dissatisfied (1 or 2)	4	20	4	22
Dk/Na	<1	3	1	3
Evolution of the quality of service with respect to the student loan (Q41)				
• Improved**	16	16	14	18
• Worsened**	6	15	7	19
• Stayed pretty much the same**	77	68	79	63
Does not apply	20	1	20	2
Dk/Na	2	2	3	1

* *Top 2 box ratings (4 & 5 on 5-point "satisfaction" scale). "Dk/Na" excluded from the computations.*

** *"Does not apply" and "Dk/Na" excluded from the computations.*

TABLE 10 **SATISFACTION RATINGS OF THE NSLSC SERVICE – BY CLIENT GROUPS –**

	TOTAL Borrowers (858)* %	Private sector (361) %	Public sector (497) %	1st loan (353) %	Experienced with loans (505) %	In-Grace (236) %	In-Repayment (331) %	In-Study (291) %
Q5	*Thinking about your dealings in the past six months with the National Student Loans Service Centre, I'd like you to tell me how satisfied you were with each of the following aspects of service. Please use a 5-point scale, where 1 is very dissatisfied, and 5 is very satisfied. If something does not apply to you, please just say so. How about...? (Rotate list / Repeat instructions if necessary. Record separately "Does not apply" and "Don't know") How satisfied were you with this aspect of service?*							
a.	**The amount of time you had to wait to speak with a customer service representative?**							
◦	Top 2 box ratings**	56	45	58	55	57	57	51	60
◦	Can't say / Does not apply	10	5	11	10	9	2	9	16
b.	**The competence of the staff**								
◦	Top 2 box ratings	77	63	80	79	75	72	77	82
◦	Can't say / Does not apply	6	3	7	8	4	1	6	11
c.	**The courteousness of the staff**								
◦	Top 2 box ratings	84	73	87	85	84	81	84	88
◦	Can't say / Does not apply	6	3	7	8	5	1	6	11
d.	**The extent to which the service was provided in a fair manner** *(this means fairness regarding the service received, not related to the rules of the program)*								
◦	Top 2 box ratings	81	73	83	81	81	78	80	85
◦	Can't say / Does not apply	4	6	4	5	4	3	4	6
e.	**The extent to which you were informed about the National Student Loans Service Centre**								
◦	Top 2 box ratings	64	60	65	63	64	62	64	65
◦	Can't say / Does not apply	3	5	2	4	2	3	3	3
f.	**Your ease of access to service** *(this means gaining access to client service. it is not about the rules of the program)*								
◦	Top 2 box ratings	69	56	72	67	71	66	64	77
◦	Can't say / Does not apply	3	1	3	4	3	2	3	4
g.	**Your access to service in the official language of your choice, either English or French**								
◦	Top 2 box ratings	93	90	94	94	93	91	93	96
◦	Can't say / Does not apply	1	1	1	1	1	<1	1	2
Overall average - % top two boxes		74.9	65.7	77.0	74.9	75.0	72.4	73.3	79.0

* *Based on clients (in-study, in-repayment or in-grace) who were in contact with the NSLSC in the last 6 months.*

** *Top 2 box ratings (4 & 5 on 5-point "satisfaction" scale). "Can't say" and "Does not apply" excluded from the computations.*

TABLE 10 **SATISFACTION RATINGS OF THE NSLSC SERVICE**
– BY CLIENT GROUPS –
(Continued)

	TOTAL Borrowers (858)* %	Private sector (361) %	Public sector (497) %	1st loan (353) %	Experienced with loans (505) %	In-Grace (236) %	In-Repayment (331) %	In-Study (291) %
Q7 Overall, how satisfied were you with the quality of service you received from the National Student Loans Service Centre? Please use the same 5-point scale, where 1 is very dissatisfied, and 5 is very satisfied.								
Overall level of satisfaction with the service received								
• Top 2 box ratings**	75	60	78	76	74	69	74	82
• Can't say	<1	0	<1	0	1	1	<1	0
BASE: IN-GRACE / IN-REPAYMENT WHO REQUESTED INTEREST RELIEF	**(201) %**	**(81) %**	**(120) %**	**(58) %**	**(143) %**	**(174) %**	**(18) %**	**(9) %**
The time to wait for a decision								
• Top 2 box ratings***	64	49	69	65	63	63	73	84
• Can't say / Does not apply	10	11	10	18	6	6	33	42
BASE: REQUESTED A NAME / ADDRESS UPDATE	**(33) %**	**(22) %**	**(11) %**	**(11) %**	**(22) %**	**(4) %**	**(14) %**	**(15) %**
The time to wait to have more coordinates updated								
• Top 2 box ratings	85	70	90	81	87	100	91	24
• Can't say / Does not apply	23	14	25	2	30	0	26	40
BASE: REQUESTED A FORM / LETTER	**(30) %**	**(9) %**	**(21) %**	**(13) %**	**(17) %**	**(8) %**	**(4) %**	**(18) %**
The time to wait to obtain the requested form or letter								
• Top 2 box ratings	72	95	68	52	81	100	100	21
• Can't say / Does not apply	56	0	59	75	29	13	27	76

* *Based on clients (in-study, in-repayment or in-grace) who were in contact with the NSLSC in the last 6 months.*
** *Top 2 box ratings (4 & 5 on 5-point "satisfaction" scale). "Can't say" excluded from the computations.*
*** *Top 2 box ratings (4 & 5 on 5-point "satisfaction" scale). "Can't say" and "Does not apply" excluded from the computations.*
Caution: Sample bases of less than N = 75 respondents are merely directional.

TABLE 11 SATISFACTION RATINGS OF THE NSLSC SERVICE – YEAR OVER YEAR COMPARISON –

TOTAL BORROWERS*	2007 (858) %	2006 (1,148) %	2005 (986)** %
Q5 *Thinking about your dealings in the past six months with the National Student Loans Service Centre, I'd like you to tell me how satisfied you were with each of the following aspects of service. Please use a 5-point scale, where 1 is very dissatisfied, and 5 is very satisfied. If something does not apply to you, please just say so. How about...? (Rotate list / Repeat instructions if necessary. Record separately "Does not apply" and "Don't know") How satisfied were you with this aspect of service?*			
a. The amount of time you had to wait to speak with a customer service representative?			
• Top 2 box ratings***	56	58	55
• Can't say / Does not apply	10	1	9
b. The competence of the staff			
• Top 2 box ratings	77	75	74
• Can't say / Does not apply	6	1	8
c. The courteousness of the staff			
• Top 2 box ratings	84	81	81
• Can't say / Does not apply	6	1	8
d. The extent to which the service was provided in a fair manner *(this means fairness regarding the service received, not related to the rules of the program)*			
• Top 2 box ratings	81	78	76
• Can't say / Does not apply	4	1	7
e. The extent to which you were informed about the National Student Loans Service Centre			
• Top 2 box ratings	64	61	59
• Can't say / Does not apply	3	1	8
f. Your ease of access to service *(this means gaining access to client service. it is not about the rules of the program)*			
• Top 2 box ratings	69	71	70
• Can't say / Does not apply	3	1	7
g. Your access to service in the official language of your choice, either English or French			
• Top 2 box ratings	93	95	94
• Can't say / Does not apply	1	<1	5
Overall average – top two boxes	74.9	74.1	72.7
Overall level of satisfaction (Q7)			
• Top 2 box ratings	75	76	72
• Can't say	<1	1	5

* *Based on clients (in-study, in-repayment or in-grace) who were in contact with the NSLSC in the last 6 months.*

** *Data weighted to reflect actual distribution of clients.*

*** *Top 2 box ratings (4 & 5 on 5-point "satisfaction" scale). "Can't say" and "Does not apply" excluded from the computations.*

TABLE 12 **INCIDENCE AND NATURE OF PROBLEMS WITH NSLSC SERVICE – BY CLIENT GROUPS –**

	TOTAL Borrowers (858)* %	Private sector (361) %	Public sector (497) %	1st loan (353) %	Experienced with loans (505) %	In-Grace (236) %	In-Repayment (331) %	In-Study (291) %
Problem encountered with NSLSC service in last 6 months (Q9)								
• Yes	18	25	16	14	22	26	16	12
• No	82	75	83	86	78	74	83	88
• Dk/Na	<1	<1	<1	1	<1	<1	1	0
BASE: PROBLEM ENCOUNTERED	**(165)**	**(79)**	**(86)**	**(51)**	**(114)**	**(64)**	**(58)**	**(43)**
Nature of the problem (Q10)								
1. It took too long to receive the information I needed	18	20	17	28	11	13	23	19
2. I got bounced around from one person to another	11	11	11	6	14	10	14	8
3. Had to contact more than once to receive information requested	26	30	25	25	27	32	29	13
4. I had to keep following up with them to get the information or answer I needed	18	19	18	21	16	16	22	15
5. It was hard to get through to staff/telephone lines were busy	8	6	9	8	8	6	16	<1
6. I was given incorrect information	14	27	10	13	15	20	13	4
7. I received conflicting information from different people/sources at the NSLSC	19	32	15	16	21	29	18	3
8. Lost forms or information	19	28	16	15	21	29	14	7
9. Rude employees	7	16	4	10	6	10	6	4
• Other	2	8	0	1	2	3	1	1
• Dk/Na	1	0	1	0	1	2	0	0
Level of satisfaction with the way the problem was resolved (Q11)								
• Top 2 box ratings**	34	24	38	27	39	39	30	33
• Can't say	11	2	13	10	11	11	7	14

* *Based on clients (in-study, in-repayment or in-grace) who were in contact with the NSLSC in the last 6 months.*

** *Top 2 box ratings (4 & 5 on 5-point "satisfaction" scale). "Can't say" excluded from the computations.*

Caution: Sample bases of less than N = 75 respondents are merely directional.

TABLE 13 INCIDENCE AND NATURE OF PROBLEMS WITH NSLSC SERVICE – YEAR OVER YEAR COMPARISON –

TOTAL BORROWERS*	2007 (858) %	2006 (1,148) %	2005 (986)** %
Problem encountered with NSLSC service in last 6 months (Q9)			
◦ Yes	18	19	29
◦ No	82	80	66
◦ Dk/Na	<1	1	5
BASE: PROBLEM ENCOUNTERED	**(165)**	**(244)**	**(279)**
Nature of the problem (Q10)			
1. It took too long to receive the information I needed	18	21	
2. I got bounced around from one person to another	11	13	
3. Had to contact more than once to receive information requested	26	25	
4. I had to keep following up with them to get the information or answer I needed	18	21	
5. It was hard to get through to staff/telephone lines were busy	8	8	
6. I was given incorrect information	14	19	
7. I received conflicting information from different people/sources at the NSLSC	19	15	
8. Lost forms or information	19	16	
9. Rude employees	7	12	
◦ Other	2	2	
◦ Dk/Na	1	0	
Level of satisfaction with the way the problem was resolved (Q11)			
◦ Top 2 box ratings***	34	31	23
◦ Can't say	11	6	2

* *Based on clients (in-study, in-repayment or in-grace) who were in contact with the NSLSC in the last 6 months.*

** *Data weighted to reflect actual distribution of clients.*

*** *Top 2 box ratings (4 & 5 on 5-point "satisfaction" scale). "Can't say" excluded from the computations.*

Not asked in 2005.

TABLE 14 **PERCEPTION OF THE NSLSC SERVICE RECEIVED – BY CLIENT GROUPS –**

		TOTAL Borrowers (858)* %	Private sector (361) %	Public sector (497) %	1st loan (353) %	Experienced with loans (505) %	In-Grace (236) %	In-Repayment (331) %	In-Study (291) %
Q6	*I'm now going to read you some statements that might apply to the service you received from the National Student Loans Service Centre during the last six months. I'd like to know how much you agree or disagree with each one. Please use a 5-point scale, where 1 means you strongly disagree, and 5 means strongly agree. If something does not apply to you, please just say so. How about…? (Rotate list / Repeat instructions if necessary / Record separately "Does not apply" and "Don't know")*								
a.	**The service representative was responsive to your needs**								
◦	Top 2 box ratings**	78	61	82	79	78	72	79	82
◦	Can't say / Does not apply	6	4	7	7	5	1	6	10
b.	**The service representative was able to respond to your inquiry on the initial contact**								
◦	Top 2 box ratings	76	64	78	76	75	73	77	77
◦	Can't say / Does not apply	7	4	7	9	6	1	8	12
c.	**The service representative followed through with commitments or promises**								
◦	Top 2 box ratings	76	66	78	78	74	70	79	79
◦	Can't say / Does not apply	19	13	20	21	17	6	23	26
d.	**The service representative was easy to understand**								
◦	Top 2 box ratings	80	68	83	79	81	75	82	82
◦	Can't say / Does not apply	6	4	7	8	5	2	7	10
e.	**Your questions were answered completely**								
◦	Top 2 box ratings	76	65	78	76	76	71	76	80
◦	Can't say / Does not apply	4	3	5	5	4	1	5	6
f.	**Documents or other written information you received were easy to understand**								
◦	Top 2 box ratings	69	64	70	70	69	63	68	75
◦	Can't say / Does not apply	4	7	3	5	3	1	6	4

* *Based on clients (in-study, in-repayment or in-grace) who were in contact with the NSLSC in the last 6 months.*

** *Top 2 box ratings (4 & 5 on 5-point "agreement" scale). "Can't say" and "Does not apply" excluded from the computations.*

TABLE 14

PERCEPTION OF THE NSLSC SERVICE RECEIVED
– BY CLIENT GROUPS –
(Continued)

		TOTAL Borrowers (858)* %	Private sector (361) %	Public sector (497) %	1st loan (353) %	Experienced with loans (505) %	In-Grace (236) %	In-Repayment (331) %	In-Study (291) %
g.	**The information you received was accurate**								
•	Top 2 box ratings**	81	74	83	81	82	75	84	83
•	Can't say / Does not apply	2	4	1	1	2	2	3	1
h.	**You and the service representative shared a common understanding of what would happen next, what each of you needed to do and when things were to happen**								
•	Top 2 box ratings	71	58	73	71	71	66	72	73
•	Can't say / Does not apply	7	6	8	8	6	2	9	10
i.	**When you called regarding your problems in repaying, the service representative explained what options were available to you*** **								
•	Top 2 box ratings	67	53	71	66	67	68	65	67
•	Can't say / Does not apply	13	14	13	11	14	6	17	31
Overall average – top two boxes		75.9	65.0	78.1	76.3	75.8	70.6	77.1	78.9

* *Based on clients (in-study, in-repayment or in-grace) who were in contact with the NSLSC in the last 6 months.*

** *Top 2 box ratings (4 & 5 on 5-point "agreement" scale). "Can't say" and "Does not apply" excluded from the computations.*

**** *Q6i. excluded for average calculation.*

TABLE 15 PERCEPTION OF THE NSLSC SERVICE RECEIVED – YEAR OVER YEAR COMPARISON –

TOTAL BORROWERS*	2007 (858) %	2006 (1,148) %	2005 (986)** %
Q6 *I'm now going to read you some statements that might apply to the service you received from the National Student Loans Service Centre during the last six months. I'd like to know how much you agree or disagree with each one. Please use a 5-point scale, where 1 means you strongly disagree, and 5 means strongly agree. If something does not apply to you, please just say so. How about…? (Rotate list / Repeat instructions if necessary / Record separately "Does not apply" and "Don't know")*			
a. The service representative was responsive to your needs			
• Top 2 box ratings***	78	75	76
• Can't say / Does not apply	6	<1	9
b. The service representative was able to respond to your inquiry on the initial contact			
• Top 2 box ratings	76	74	74
• Can't say / Does not apply	7	1	8
c. The service representative followed through with commitments or promises			
• Top 2 box ratings	76	73	72
• Can't say / Does not apply	19	1	26
d. The service representative was easy to understand			
• Top 2 box ratings	80	82	80
• Can't say / Does not apply	6	<1	9
e. Your questions were answered completely			
• Top 2 box ratings	76	73	74
• Can't say / Does not apply	4	<1	8
f. Documents or other written information you received were easy to understand			
• Top 2 box ratings***	69	70	66
• Can't say / Does not apply	4	<1	7
g. The information you received was accurate			
• Top 2 box ratings	81	83	79
• Can't say / Does not apply	2	1	6
h. You and the service representative shared a common understanding of what would happen next, what each of you needed to do and when things were to happen			
• Top 2 box ratings	71	83	70
• Can't say / Does not apply	7	1	10
i. When you called regarding your problems in repaying, the service representative explained what options were available to you ****			
• Top 2 box ratings	67		
• Can't say / Does not apply	13		
Overall average – top two boxes	75.9	76.6	73.9

* *Based on clients (in-study, in-repayment or in-grace) who were in contact with the NSLSC in the last 6 months.*

** *Data weighted to reflect actual distribution of clients.*

*** *Top 2 box ratings (4 & 5 on 5-point "agreement" scale). "Can't say" and "Does not apply" excluded from the computations.*

**** *Q6i. excluded for average calculation.*

Not asked in 2005 and 2006

TABLE 16 PERCEPTIONS AND ATTITUDES VS. THE NSLSC

	TOTAL Borrowers (858)* %	Private sector (361) %	Public sector (497) %	1st loan (353) %	Experienced with loans (505) %	In-Grace (236) %	In-Repayment (331) %	In-Study (291) %
Qx1 READ AND ROTATE A AND B BETWEEN RESPONDENTS								
A. Based on your dealings or simply on your personal impressions, would you say the NSLSC agents' priority is to help you meet your financial obligations or to collect money from you. On a scale from -5 to +5, where would you say the NSLSC agents' priority currently is? (You can give any number between -5 and +5)								
- -5 means highest priority is given to help you meet your financial obligations even if it means there will be negative consequences in collecting money from you.								
- +5 means highest priority is given to collecting money from you even if it means there will be negative consequences in helping you meet your financial obligations.								
- 0 is the middle point and means that both aspects are given equal weight.								
B. Based on your dealings or simply on your personal impressions, would you say the NSLSC agents' priority is to collect money from you or to help you meet your financial obligations. On a scale from -5 to +5, where would you say the NSLSC agents' priority currently is? (You can give any number between -5 and +5)								
- -5 means highest priority is given to collecting money from you even if it means there will be negative consequences in helping you meet your financial obligations.								
- +5 means highest priority is given to help you meet your financial obligations even if it means there will be negative consequences in collecting money from you.								
- 0 is the middle point and means that both aspects are given equal weight.								
- Mean**	-0.9	0.0	-1.0	-1.0	-0.7	-0.5	-0.6	-1.5
- Median	-1	0	-1	-1	-1	0	0	-2
- % (3 to 5)	18	28	16	16	20	24	21	10
- % (-2 to 2)	44	42	45	45	44	41	46	46
- % (-5 to -3)	38	30	39	39	36	35	33	44
- Dk/Na	3	3	3	3	4	3	2	5

* *Based on clients (in-study or in-grace) who were in contact with NSLSC in the last 6 months.*

** *Dk/Na excluded from calculations.*

-5 means highest priority is given to help you meet your financial obligations even if it means there will be negative consequences in collecting money from you.

+5 means highest priority is given to collecting money from you even if it means there will be negative consequences in helping you meet your financial obligations.

TABLE 16 **PERCEPTIONS AND ATTITUDES VS. THE NSLSC**
(Continued)

		TOTAL Borrowers (858)* %	Private sector (361) %	Public sector (497) %	1st loan (353) %	Experienced with loans (505) %	In-Grace (236) %	In-Repayment (331) %	In-Study (291) %
Qx2	*Suppose that you found yourself in a situation where you felt you could not make a payment on your student loan for a reason or another. To what extent would you be inclined to call the NSLSC to inquire about your options? Would you say that you would (**Read**) call the NSLSC?*								
◦	Certainly	61	68	60	57	66	65	58	62
◦	Probably	27	22	28	31	24	26	26	30
◦	Probably not	8	8	8	8	9	7	13	3
◦	Certainly not	1	2	1	2	1	2	1	1
◦	Dk/Na	2	<1	2	3	1	1	1	4
Qx3	*Why would you not be inclined to call the NSLSC? (PROBE / WRITE IN)*								
		(81)**	**(34)**	**(47)**	**(36)**	**(45)**	**(20)**	**(42)**	**(19)**
◦	They wouldn't do anything to help me anyway	42	37	43	38	45	50	41	30
◦	Does not want to use the phone (too long)	31	24	33	41	22	45	28	19
◦	Uses another way to pay back (personal loan)	21	10	23	24	18	11	22	32
◦	I did not think that it could help me	21	19	21	9	32	25	22	9
◦	Other	4	26	0	7	2	<1	6	7
◦	Dk/Na	9	9	8	6	11	4	8	18

* *Based on clients (in-study or in-grace) who were in contact with NSLSC in the last 6 months.*
** *Based on clients (in-study or in-grace) who were in contact with NSLSC in the last 6 months that would have not called the NSLSC.*

TABLE 17 **EXPERIENCE WITH THE STUDENT LOAN APPLICATION PROCESS – BY CLIENT GROUPS –**

	Total Borrowers (433)* %	Private sector (136) %	Public sector (297) %	1st loan (202) %	Experienced with loans (231) %	In-Grace (49) %	In-Repayment (92) %	In-Study (292) %
Did you download a <Fed. or Prov.> Student Loan application form off the Web? (Q35)								
• Yes	71	57	71	75	63	67	60	74
• No	28	42	28	24	36	33	38	25
• Dk/Na	1	<1	1	1	1	0	1	1
BASE: CSLP APPLICANTS WHO DOWNLOADED A STUDENT APPLICATION FORM	**(269) %**	**(63) %**	**(206) %**	**(131) %**	**(138) %**	**(29) %**	**(52) %**	**(188) %**
Did you submit the application form...? (Q36)								
• On-line	77	86	77	77	78	58	79	79
• By mail	20	7	20	20	19	40	15	18
• Dk/Na	3	6	3	3	3	1	6	3
BASE: CSLP APPLICANTS (Last 6 months)	**(433) %**	**(136) %**	**(297) %**	**(202) %**	**(231) %**	**(49) %**	**(92) %**	**(292) %**
Perception of the application & forms – Agreement scale (Q37)								
a. It was very easy to find information about applying for a government-funded student loan								
• Top 2 box rating**	81	78	81	80	83	70	76	84
• Does not apply	<1	1	0	<1	<1	0	<1	<1
• Dk/Na	0	0	0	0	0	0	0	0
b. My personal experience with all the forms was that they were very easy to complete								
• Top 2 box rating	66	71	66	65	67	69	72	64
• Does not apply	1	1	1	1	<1	0	2	1
• Dk/Na	0	0	0	0	0	0	0	0

* *Based on CSLP applicants in the last 6 months.*

** *Top 2 box ratings (4 & 5 on 5-point "agreement" scale). "Does not apply" and "Dk/Na" excluded from the computations.*

Caution: Some results presented in this table are based on less than N=75 respondents and are presented merely as an indication.

TABLE 17 **EXPERIENCE WITH THE STUDENT LOAN APPLICATION PROCESS – BY CLIENT GROUPS –** *(Continued)*

BASE: RECEIVED A CANADA STUDENT LOAN	Total Borrowers (393) %	Private sector (121) %	Public sector (272) %	1st loan (186) %	Experienced with loans (207) %	In-Grace (36) %	In-Repayment (78) %	In-Study (279) %
Level of satisfaction with the length of time between submission of application and notification of the results (Q38)								
• Top 2 box rating***	68	56	69	70	66	72	58	70
• Dk/Na	<1	1	<1	0	1	0	2	0
Did you get your <Fed. or Prov.> loan payment in time to pay your tuition fees without penalty? (Q39)								
• Yes	70	74	70	71	69	58	76	71
• No	27	25	27	27	25	35	24	26
• Dk/Na	3	1	3	1	6	6	0	3

*** *Top 2 box ratings (4 & 5 on 5-point "satisfaction" scale). "Dk/Na" excluded from the computations.*

Caution: Some results presented in this table are based on less than N=75 respondents and are presented only as an indication.

TABLE 18

LOAN CONSOLIDATION
– BY CLIENT GROUPS –

	Total Borrowers (619)* %	Private sector (261) %	Public sector (358) %	1st loan (227) %	Experienced with loans (392) %	In-Grace (247) %	In-Repayment (372) %	In-Study (0) %	Collections (400) %
Obtained a loan agreement with a consolidation (Q14)									
• Yes	63	53	66	56	67	65	61	---	28
• No	32	38	30	37	28	29	33	---	69
• Dk/Na	5	9	4	7	5	6	5	---	3
BASE: OBTAINED A LOAN AGREEMENT	**(369) %**	**(129) %**	**(240) %**	**(121) %**	**(248) %**	**(153) %**	**(216) %**	**(0) %**	**(116) %**
Loan consolidation agreement signed & returned (Q16)									
• Yes	78	79	77	74	80	81	76	---	71
• No	16	13	17	18	16	16	16	---	22
• Dk/Na	6	8	5	9	4	3	8	---	7
BASE: SIGNED & RETURNED LOAN AGREEMENT	**(58) %**	**(17) %**	**(41) %**	**(20) %**	**(38) %**	**(23) %**	**(35) %**	**(0) %**	**(27) %**
Motive for not signing & returning loan agreement (Q17)									
1. Did not know about consolidation process/how to consolidate loans	7	19	5	7	6	16	0	---	44
2. Did not receive consolidation form	6	12	5	0	9	9	3	---	26
3. Did not feel I needed this	11	19	9	14	9	7	14	---	7
4. Did not feel ready to commit to a payment approach	8	0	9	0	13	18	0	---	29
5. Did it another way (telephone)	20	13	22	37	10	5	31	---	4
6. Did not have time / forgot	28	8	32	24	32	11	41	---	2
7. I don't need to pay right away	15	1	18	7	21	33	3	---	9
8. It was already done	3	8	2	3	3	0	5	---	4
• Other	5	31	0	6	4	2	7	---	0
• Dk/Na	8	8	8	17	3	11	7		20

* *Based on "In-repayment" and "In-grace" clients.*

Caution: Sample bases of less than N = 75 respondents are merely directional.

TABLE 19 **LOAN CONSOLIDATION**
– COMPARISON WITH 2006 –

	2007		2006	
	Total Borrowers (619)* %	Collections (400) %	Total Borrowers (842) %	Collections (400) %
Repayment options clear (Q15)				
◦ Yes	72	55	74	48
◦ No	20	39	19	46
◦ Dk/Na	9	6	6	7
Obtained a loan agreement with a consolidation (Q14)				
◦ Yes	63	28	57	33
◦ No	32	69	34	64
◦ Dk/Na	5	3	9	2
BASE: OBTAINED A LOAN AGREEMENT	**(369) %**	**(116) %**	**(460) %**	**(134) %**
Loan consolidation agreement signed & returned (Q16)				
◦ Yes	78	71	84	61
◦ No	16	22	13	21
◦ Dk/Na	6	7	3	17
BASE: DID NOT SIGN & RETURN LOAN AGREEMENT	**(58) %**	**(27) %**	**(68) %**	**(28) %**
Motive for not signing & returning loan agreement (Q17)				
1. Did not know about consolidation process/how to consolidate loans	7	44	11	2
2. Did not receive consolidation form	6	26	3	12
3. Did not feel I needed this	11	7	23	10
4. Did not feel ready to commit to a payment approach	8	29	2	8
5. Did it another way (telephone)	20	4	5	18
6. Did not have time / forgot	28	2	23	11
7. I don't need to pay right away	15	9	28	11
8. It was already done	3	4		
◦ Other	5	0	2	23
◦ Dk/Na	8	20	8	5

* *Based on "In-repayment" and "In-grace" clients.*

TABLE 20 **DIFFICULTIES IN REPAYING & CONTACT FROM NSLSC – BY CLIENT GROUPS –**

	Total Borrowers (619)* %	Private sector (261) %	Public sector (358) %	1st loan (227) %	Experienced with loans (392) %	In-Grace (247) %	In-Repayment (372) %	In-Study (0) %	Collections (400) %
Difficulty experienced in repaying in last 6 months (Q18)									
• Yes	36	42	35	35	37	58	21	---	---
• No	58	55	59	56	60	37	73	---	---
• Dk/Na	5	2	6	8	3	5	5	---	---
Contacted by phone by the NSLSC / Tricura (Q19)									
• Yes	26	24	27	30	23	27	26	---	35
• No	71	74	70	66	74	69	72	---	64
• Dk/Na	3	2	3	3	3	4	2	---	1
Contacted by mail by the NSLSC (Q20)									
• Yes	46	48	46	44	48	50	43	---	39
• No	50	49	50	52	48	47	52	---	58
• Dk/Na	4	3	4	4	4	2	5	---	3
Contacted by phone or mail	55	54	55	53	57	58	53	---	52

* *Based on "In-repayment" and "In-grace" clients.*

TABLE 21 **AWARENESS OF REPAYMENT OPTIONS OFFERED BY THE NSLSC – BY CLIENT GROUPS –**

	Total Borrowers (619)* %	Private sector (261) %	Public sector (358) %	1st loan (227) %	Experienced with loans (392) %	In-Grace (247) %	In-Repayment (372) %	In-Study (0) %	Collections (400) %
Repayment options clear (Q15)									
◦ Yes	72	69	73	71	72	67	75	---	55
◦ No	20	24	18	17	21	25	15	---	39
◦ Dk/Na	9	7	9	12	7	8	10	---	6
Awareness of repayment options offered by the NSLSC (Q21)									
◦ Yes	78	77	78	71	82	---	62	---	56
◦ No	13	14	13	19	9	---	22	---	38
◦ Dk/Na	9	9	9	10	9	---	16	---	6
BASE: AWARE THAT THE NSLSC OFFERS OPTIONS	**(228) %**	**(99) %**	**(129) %**	**(91) %**	**(137) %**	**(0) %**	**(228) %**	**(0) %**	**(155) %**
Assistance offered by the program (Q22)									
1. Relief from paying the interest portion of the loan for a few months	10	8	10	8	12	---	10	---	5
2. Relief from paying the Principle for a few months	16	10	18	8	22	---	16	---	11
3. Interest Relief	32	45	28	31	32	---	32	---	32
One of the three first choices	54	60	52	48	58	---	54	---	42
4. Lowering the payment amount while extending the duration of payment (Revision of Terms)	18	13	20	21	15	---	18	---	21
5. Other	1	2	0	<1	1	---	1	---	5
6. Don't know of any assistance available	9	5	11	9	10	---	9	---	7

* *Based on "In-repayment" and "In-grace" clients who did not apply for Interest Relief in past 6 months.*

TABLE 21 **AWARENESS OF REPAYMENT OPTIONS OFFERED BY THE NSLSC**
– BY CLIENT GROUPS –
(Continued)

	Total Borrowers (228)* %	Private sector (99) %	Public sector (129) %	1st loan (91) %	Experienced with loans (137) %	In-Grace (0) %	In-Repayment (228) %	In-Study (0) %	Collections (155) %
Sources considered if in need for information about available assistance (Q23)									
• CanLearn or National Student Loan Service Centre Website	24	18	26	25	23	---	24	---	15
• <Province's> website	9	3	11	6	12	---	9	---	1
• Website – cannot specify	18	20	18	19	18	---	18	---	14
• Consolidation letter	3	1	3	3	2	---	3	---	2
• Friends	1	0	2	2	1	---	1	---	1
• Student Financial Aid Offices	12	8	14	15	10	---	12	---	4
• National Student Loan Service Centre's call centre	37	40	36	35	38	---	37	---	31
• Toll free number 1-800	17	16	18	14	20	---	17	---	18
• At the bank	6	1	7	5	7	---	6	---	2
• Other	4	9	2	4	4	---	4	---	9
• Dk/Na	7	14	5	8	6	---	7	---	23

* *Based on those aware that the NSLSC offers options.*

TABLE 22

KNOWLEDGE OF THE GSL MODALITIES – BY CLIENT GROUPS –

	Total Borrowers (619)* %	Private sector (261) %	Public sector (358) %	1st loan (227) %	Experienced with loans (392) %	In-Grace (247) %	In-Repayment (372) %	In-Study (0) %	Collections (400) %
Level of knowledge of the GSL (Q24)									
1. The total loan amount that you currently owe									
• Entirely or mostly clear	79	79	79	77	80	77	80	---	77
2. The current interest rate that you are paying									
• Entirely or mostly clear	61	56	62	59	61	55	64	---	48
3. Approximately how many years it will take you to finish paying off your government student loan									
• Entirely or mostly clear	57	58	57	59	57	49	63	---	53
4. What options you have in the event that you cannot make the scheduled payments									
• Entirely or mostly clear	55	62	54	54	56	54	57	---	36
Impression that during the Grace period... (Q25)									
• No interest accrues on my loan	53	45	55	51	55	56	51	---	53
• Interest accrues on my loan	36	33	37	33	38	32	39	---	33
• Dk/Na	11	21	8	16	8	13	10	---	13
BASE: PART-TIME STUDENTS	**(6)** %**	**(1) %**	**(5) %**	**(0) %**	**(6) %**	**(2) %**	**(4) %**	**(0) %**	**(0) %**
Impression that, on the part-time loan, while in school... (Q26)									
• Interest payments are required	68	0	80	---	68	50	77	---	---
• Payments on the loan are required only after you finish studying	32	100	20	---	32	50	23	---	---
• Dk/Na	0	0	0	---	0	0	0	---	---

* *Based on "In-repayment" and "In-grace" clients.*

** *Caution: based on only N = 6 respondents in total.*

TABLE 23 RELIANCE ON FUNDING SOURCES FOR CURRENT YEAR OF STUDY – BY CLIENT GROUPS –

Q48 Over the course of your current year of study, to what extent have you relied on each of the following sources for financing your studies? Please use a number between 1 and 5, where 1 means you rely on the funding source to a minimal extent and 5 means you rely extensively on the funding source. If you don't use or don't have access to the funding source at all, please just say so. How about…? (Read and rotate)

Q49 Over the course of your current year of study, what will be your main source of funding for your studies? (Do not read. Record one answer only)

	Total Borrowers (626)* %	Private sector (224) %	Public sector (402) %	1st loan (285) %	Experienced with loans (341) %	In-Grace (108) %	In-Repayment (145) %	In-Study (373) %
1. **Employment or work income during the school year**								
• Top 2 box ratings**	25	19	25	23	29	31	27	23
• Don't use	40	40	40	43	36	32	29	46
• Main source***	16	9	16	14	18	21	23	12
2. **Personal savings**								
• Top 2 box ratings	23	13	24	25	20	16	18	27
• Don't use	32	45	31	32	32	46	31	29
• Main source	6	4	6	7	4	4	7	6
3. **Money from parents, guardians or other relatives**								
• Top 2 box ratings	20	30	20	23	16	17	17	22
• Don't use	36	44	36	36	37	35	40	35
• Main source	4	2	5	6	3	1	4	6
4. **Money from your spouse**								
• Top 2 box ratings	4	13	3	3	6	7	3	3
• Don't use	85	72	85	88	80	81	75	88
• Main source	1	7	1	1	2	1	2	1
5. **Money from friends other than parents, relatives or your spouse**								
• Top 2 box ratings	1	12	1	1	1	3	1	1
• Don't use	81	74	81	82	79	76	76	84
• Main source	1	0	1	1	<1	1	0	1

N.B. All figures based on those currently enrolled. Sample bases of less than N=75 are directional only.

* *Based on current students.*

** *Top 2 box ratings (4 & 5 on 5-point "rely" scale). Don't use the source computed as 0.*

*** *Unprompted.*

TABLE 23 **RELIANCE ON FUNDING SOURCES FOR CURRENT YEAR OF STUDY – BY CLIENT GROUPS –** *(Continued)*

		Total Borrowers (626)* %	Private sector (224) %	Public sector (402) %	1st loan (285) %	Experienced with loans (341) %	In-Grace (108) %	In-Repayment (145) %	In-Study (373) %
6.	**Government funded student loans**								
•	Top 2 box ratings**	76	73	76	77	76	66	70	80
•	Don't use	8	17	7	6	10	16	16	3
•	Main source***	62	46	63	63	60	50	46	70
7.	**Government funded study grants**								
•	Top 2 box ratings	28	28	28	32	21	28	17	31
•	Don't use	55	59	55	49	65	60	65	51
•	Main source	1	<1	1	1	1	4	<1	1
8.	**Scholarship or bursaries**								
•	Top 2 box ratings	29	16	29	32	24	27	19	32
•	Don't use	41	58	41	39	46	47	47	38
•	Main source	1	<1	1	2	1	0	2	1
9.	**Personal loan from a bank or credit union**								
•	Top 2 box ratings	7	13	7	6	9	9	8	6
•	Don't use	72	61	73	74	70	63	65	77
•	Main source	<1	4	0	0	<1	0	0	<1
10.	**R.E.S.P.**								
•	Top 2 box ratings	4	1	4	5	3	5	3	4
•	Don't use	84	77	84	85	82	78	77	87
•	Main source	<1	0	<1	1	0	0	2	0
11.	**Trust fund established by your parents, guardians or other relatives**								
•	Top 2 box ratings	7	9	7	7	7	7	11	6
•	Don't use	76	76	76	75	78	77	77	75
•	Main source	0	0	0	0	0	0	0	0

N.B. All figures based on those currently enrolled. Sample bases of less than N=75 are directional only.

* *Based on current students.*

** *Top 2 box ratings (4 & 5 on 5-point "rely" scale). Don't use the source computed as 0.*

*** *Unprompted.*

TABLE 23 **RELIANCE ON FUNDING SOURCES FOR CURRENT YEAR OF STUDY – BY CLIENT GROUPS –** *(Continued)*

		Total Borrowers (626)* %	Private sector (224) %	Public sector (402) %	1st loan (285) %	Experienced with loans (341) %	In-Grace (108) %	In-Repayment (145) %	In-Study (373) %
12.	**CESG (Canada Education Savings Grant)**								
•	Top 2 box ratings**	5	1	5	5	5	6	4	5
•	Don't use	82	77	82	81	82	75	80	84
•	Main source***	<1	0	<1	0	<1	0	0	<1
13.	**Social or income assistance (welfare)**								
•	Top 2 box ratings	3	1	3	2	3	9	<1	2
•	Don't use	84	87	84	85	83	73	77	89
•	Main source	<1	0	<1	0	<1	1	0	0
14.	**Employment insurance (EI)**								
•	Top 2 box ratings	3	4	3	3	4	5	6	2
•	Don't use	85	75	86	88	81	76	75	91
•	Main source	<1	<1	<1	<1	<1	<1	1	<1
15.	**Line of credit from your bank or credit union**								
•	Top 2 box ratings	11	17	11	10	13	18	16	8
•	Don't use	70	69	70	71	68	63	64	74
•	Main source	2	1	2	1	3	4	3	1
16.	**Credit cards**								
•	Top 2 box ratings	11	13	11	10	13	11	15	10
•	Don't use	53	58	53	54	52	48	54	54
•	Main source	<1	0	<1	0	1	0	1	<1
17.	**Employer**								
•	Top 2 box ratings	12	10	12	12	11	16	11	10
•	Don't use	72	69	72	72	71	66	68	74
•	Main source	1	<1	1	1	1	2	2	<1

N.B. All figures based on those currently enrolled. Sample bases of less than N=75 are directional only.

* *Based on current students.*

** *Top 2 box ratings (4 & 5 on 5-point "rely" scale). Don't use the source computed as 0.*

*** *Unprompted.*

TABLE 24 RELIANCE ON FUNDING SOURCES FOR CURRENT YEAR OF STUDY – YEAR OVER YEAR COMPARISON –

Q48 Over the course of your current year of study, to what extent have you relied on each of the following sources for financing your studies? Please use a number between 1 and 5, where 1 means you rely on the funding source to a minimal extent and 5 means you rely extensively on the funding source. If you don't use or don't have access to the funding source at all, please just say so. How about…? (Read and rotate)

Q49 Over the course of your current year of study, what will be your main source of funding for your studies? (Do not read. Record one answer only)

BASE: STUDENTS TOTAL BORROWERS	2007 (626) %	2006 (741) %	2005 (530)* %
1. **Employment or work income during the school year**			
• Top 2 box ratings**	25	30	26
• Don't use	40	32	28
• Main source***	16	15	13
2. **Personal savings**			
• Top 2 box ratings	23	31	23
• Don't use	32	22	19
• Main source	6	6	4
3. **Money from parents, guardians or other relatives**			
• Top 2 box ratings	20	22	20
• Don't use	36	32	27
• Main source	4	4	4
4. **Money from your spouse**			
• Top 2 box ratings	4	5	4
• Don't use	85	78	75
• Main source	1	1	1
5. **Money from friends other than parents, relatives or your spouse**			
• Top 2 box ratings	1	2	2
• Don't use	81	72	66
• Main source	1	<1	1
6. **Government funded student loans**			
• Top 2 box ratings	76	75	75
• Don't use	8	9	5
• Main source	62	57	65
7. **Government funded study grants**			
• Top 2 box ratings	28	25	N/C
• Don't use	55	51	N/C
• Main source	1	1	N/C

* *Data weighted to reflect actual distribution of clients.*
** *Top 2 box ratings (4 & 5 on 5-point "rely" scale). Don't use the source computed as 0.*
*** *Unprompted.*
N/C: Not comparable.

TABLE 24 RELIANCE ON FUNDING SOURCES FOR CURRENT YEAR OF STUDY
– YEAR OVER YEAR COMPARISON –
(Continued)

BASE: STUDENTS TOTAL BORROWERS	2007 (626) %	2006 (741) %	2005 (530)* %
8. **Scholarship or bursaries**			
• Top 2 box ratings**	29	26	N/C
• Don't use	41	39	N/C
• Main source***	1	2	N/C
9. **Personal loan from a bank or credit union**			
• Top 2 box ratings	7	12	N/C
• Don't use	72	60	N/C
• Main source	<1	1	N/C
10. **R.E.S.P.**			
• Top 2 box ratings	4	3	N/C
• Don't use	84	78	N/C
• Main source	<1	<1	N/C
11. **Trust fund established by your parents, guardians or other relatives**			
• Top 2 box ratings	7	7	N/C
• Don't use	76	72	N/C
• Main source	0	0	N/C
12. **CESG (Canada Education Savings Grant)**			
• Top 2 box ratings	5	7	
• Don't use	82	73	
• Main source	<1	0	
13. **Social or income assistance (welfare)**			
• Top 2 box ratings	3	4	2
• Don't use	84	77	72
• Main source	<1	<1	1
14. **Employment insurance (EI)**			
• Top 2 box ratings	3	5	2
• Don't use	85	76	72
• Main source	<1	1	1
15. **Line of credit from your bank or credit union**			
• Top 2 box ratings	11	14	N/C
• Don't use	70	60	N/C
• Main source	2	4	N/C
16. **Credit cards**			
• Top 2 box ratings	11	10	11
• Don't use	53	47	44
• Main source	<1	<1	<1
17. **Employer**			
• Top 2 box ratings	12	22	
• Don't use	72	50	
• Main source	1	1	

* *Data weighted to reflect actual distribution of clients.*
** *Top 2 box ratings (4 & 5 on 5-point "rely" scale). Don't use the source computed as 0.*
*** *Unprompted.*
N/C: Not comparable.

TABLE 25 RELIANCE ON CATEGORIES OF FUNDING SOURCES FOR CURRENT YEAR OF STUDY – BY CLIENT GROUPS –

Q48 Over the course of your current year of study, to what extent have you relied on each of the following sources for financing your studies? Please use a number between 1 and 5, where 1 means you rely on the funding source to a minimal extent and 5 means you rely extensively on the funding source. If you don't use or don't have access to the funding source at all, please just say so. How about…? (Read and rotate)

Q49 Over the course of your current year of study, what will be your main source of funding for your studies? (Do not read. Record one answer only)

	Total Borrowers (626)* %	Private sector (224) %	Public sector (402) %	1st loan (285) %	Experienced with loans (341) %	In-Grace (108) %	In-Repayment (145) %	In-Study (373) %
1. **Personal and work income**								
• Top 2 box ratings*	36	25	37	35	38	34	33	38
• Don't use	19	32	18	20	17	26	18	17
• Main source**	21	14	22	21	22	25	30	18
2. **Family and friends**								
• Top 2 box ratings	44	46	44	47	40	39	39	48
• Don't use	17	28	16	15	19	20	20	15
• Main source	8	10	8	9	6	3	9	9
3. **Government funded student aid**								
• Top 2 box ratings	77	70	77	79	74	64	69	82
• Don't use	9	20	8	6	12	19	17	3
• Main source	63	46	64	64	61	54	46	70

N.B. All figures based on those currently enrolled. Sample bases of less than N=75 are directional only.
** Top 2 box ratings (4 & 5 on 5-point "rely" scale). Don't use the source computed as 0.*
*** Unprompted*

(1) Personal and work income: employment / work income during school year, personal savings.
(2) Family and friends: money from parents / guardians / other relatives, money from spouse, money from friends (other than parents / guardians or spouse / other relatives), R.E.S.P. or scholarship / trust fund established by parents / guardians or others, CESG.
(3) Government funded student aid: government funded student loans, government funded student grant / bursary.
(4) Other government financial resources: social / income assistance (welfare), employment insurance (EI).
(5) Banks / credit unions / employer: personal loan or line of credit from bank or credit union, credit cards, employer.

TABLE 25 **RELIANCE ON CATEGORIES OF FUNDING SOURCES FOR CURRENT YEAR OF STUDY**
– BY CLIENT GROUPS –
(Continued)

	Total Borrowers (626)* %	Private sector (224) %	Public sector (402) %	1st loan (285) %	Experienced with loans (341) %	In-Grace (108) %	In-Repayment (145) %	In-Study (373) %
4. **Other government financial assistance**								
◦ Top 2 box ratings*	5	5	5	5	6	11	6	4
◦ Don't use	79	75	79	81	76	68	71	84
◦ Main source**	0	0	0	0	1	1	1	0
5. **Banks / credit unions / employer**								
◦ Top 2 box ratings	28	32	28	27	30	36	32	25
◦ Don't use	34	44	34	32	37	32	37	34
◦ Main source	3	5	3	2	6	6	5	2

N.B. All figures based on those currently enrolled. Sample bases of less than N=75 are directional only.
* *Top 2 box ratings (4 & 5 on 5-point "rely" scale). Don't use the source computed as 0.*
** *Unprompted.*

(1) Personal and work income: employment / work income during school year, personal savings.
(2) Family and friends: money from parents / guardians / other relatives, money from spouse, money from friends (other than parents / guardians or spouse / other relatives), R.E.S.P. or scholarship / trust fund established by parents / guardians or others, CESG.
(3) Government funded student aid: government funded student loans, government funded student grant / bursary.
(4) Other government financial resources: social / income assistance (welfare), employment insurance (EI).
(5) Banks / credit unions / employer: personal loan or line of credit from bank or credit union, credit cards, employer.

TABLE 26 **RELIANCE ON CATEGORIES OF FUNDING SOURCES FOR CURRENT YEAR OF STUDY – YEAR OVER YEAR COMPARISON –**

BASE: STUDENTS TOTAL BORROWERS	2007 (626) %	2006 (741) %	2005 (530)* %
1. Personal and work income			
• Top 2 box ratings**	36	45	40
• Don't use	19	12	8
• Main source***	21	21	17
2. Family and friends			
• Top 2 box ratings	44	46	27
• Don't use	17	13	21
• Main source	8	6	6
3. Government funded student aid			
• Top 2 box ratings	77	75	78
• Don't use	9	9	4
• Main source	63	58	66
4. Other government financial assistance			
• Top 2 box ratings	5	7	4
• Don't use	79	73	66
• Main source	0	1	2
5. Banks / credit unions / employer			
• Top 2 box ratings	28	36	23
• Don't use	34	27	33
• Main source	3	6	4

* *Data weighted to reflect actual distribution of clients.*

** *Top 2 box ratings (4 & 5 on 5-point "rely" scale). Don't use the source computed as 0.*

*** *Unprompted.*

(1) *Personal and work income: employment / work income during school year, personal savings.*

(2) *Family and friends: money from parents / guardians / other relatives, money from spouse, money from friends (other than parents / guardians or spouse / other relatives), R.E.S.P. or scholarship / trust fund established by parents / guardians or others, CESG.*

(3) *Government funded student aid: government funded student loans, government funded student grant / bursary.*

(4) *Other government financial resources: social / income assistance (welfare), employment insurance (EI).*

(5) *Banks / credit unions / employer: personal loan or line of credit from bank or credit union, credit cards, employer.*

TABLE 27

GOVERNMENT-FUNDED ASSISTANCE RECEIVED – BY CLIENT GROUPS –

	TOTAL Borrowers (1,010) %	Private sector (404) %	Public sector (606) %	1st loan (443) %	Experienced with loans (567) %	In-Grace (247) %	In-Repayment (372) %	In-Study (391) %	Collections (400) %
• Received (ever) a GSL (not asked)	100	100	100	100	100	100	100	100	100
• Received (ever) a grant (Q42)	25	24	25	27	23	25	21	28	25
	(236)* %	**(95) %**	**(141) %**	**(104) %**	**(132) %**	**(64) %**	**(84) %**	**(88) %**	**(84) %**
Grants received (Q43)									
1. Grant	18	17	18	16	22	21	20	15	25
2. Canada Study Grant for the Accommodation of Students with Permanent Disabilities	4	1	4	3	5	5	6	2	2
3. Canada Study Grant for Students with Dependents	8	13	8	6	11	18	11	2	7
4. Canada Study Grant for Females Pursuing Doctoral Studies	0	0	0	0	0	0	0	0	0
5. Canada Study Grant for High-need Part-time Students	<1	0	1	0	1	0	2	0	<1
6. Canada Access Grant for Students with Permanent Disabilities	1	<1	1	1	<1	0	<1	2	0
7. Canada Access Grant for Students from Low-Income Families	16	10	16	24	4	11	10	21	10
• Other	26	18	27	24	28	26	26	25	33
• Dk/Na	31	44	29	31	32	21	34	35	26

* *Based on those who (ever) received a grant.*

TABLE 28

IMPACT OF RECEIVING OR NOT RECEIVING A GSL
– BY CLIENT GROUPS –

	TOTAL Borrowers (1,010) %	Private sector (404) %	Public sector (606) %	1st loan (443) %	Experienced with loans (567) %	In-Grace (247) %	In-Repayment (372) %	In-Study (391) %	Collections (400) %
Would have happened if a GSL had not been received (Q46)									
◦ Studied anyway	35	17	38	39	29	16	31	48	16
◦ Delayed studies	39	34	40	36	43	42	40	37	33
◦ Not pursued any post-secondary studies at all	24	44	21	22	27	41	27	13	50
◦ Dk/Na	2	5	1	2	1	1	2	2	2
Would have studied anyway but what would have happened if a GSL had not been received (Q47)									
1. Reduced your course load but studied full-time	14	7	15	15	11	6	11	20	5
2. Become a part-time instead of a full-time student	9	7	10	11	8	6	8	12	6
3. Studied at different institution	6	4	7	7	5	3	7	8	4
4. Studied in a different program	3	2	4	3	4	3	4	3	3
5. Worked for pay	29	13	32	33	24	13	25	41	13
6. Borrowed money from a bank	19	10	21	19	20	10	18	26	10
7. Used a line of credit	20	9	21	20	19	11	19	25	9
8. Used credit cards	14	7	16	17	11	4	12	22	6
9. Got money from parents / guardians or friends	24	10	27	27	20	11	23	33	9
10. Would have studies closer to home	15	6	16	18	11	6	13	21	4

* *Based on clients who would have studied even without a GSL.*

TABLE 29 **IMPACT OF RECEIVING OR NOT RECEIVING A CANADA STUDY GRANT – BY CLIENT GROUPS –**

	Total Borrowers (236)* %	Private sector (95) %	Public sector (141) %	1st loan (104) %	Experienced with loans (132) %	In-Grace (64) %	In-Repayment (84) %	In-Study (88) %	Collections (84) %
Would have happened if a CSG had not been received (Q44)									
• Studied anyway	72	56	74	72	71	65	68	78	43
• Delayed studies	19	18	19	18	21	25	19	16	25
• Not pursued any post-secondary studies at all	8	23	5	10	6	9	10	6	27
• Dk/Na	1	2	1	<1	2	2	3	<1	5
Would have studied anyway but what would have happened if a CSG had not been received (Q45)									
1. Reduced your course load but studied full-time	27	24	27	28	25	25	26	28	13
2. Become a part-time instead of a full-time student	16	15	16	16	14	12	17	17	9
3. Studied at different institution	15	19	14	17	13	6	20	17	6
4. Studied in a different program	8	5	9	10	6	6	8	10	1
5. Worked for pay	49	37	51	55	40	39	47	56	23
6. Borrowed money from a bank	30	26	30	30	29	21	35	31	18
7. Used a line of credit	27	17	28	25	30	28	30	24	10
8. Used credit cards	20	6	23	24	15	14	20	23	13
9. Got money from parents / guardians or friends	38	25	40	41	33	28	32	47	15
10. Would have studies closer to home	26	22	26	29	21	17	23	32	2

* *Based on clients who received a CSG.*

Caution: some results presented in this table are based on less than N=75 respondents and are presented merely as an indication.

TABLE 30 **INFORMATION SOURCES USED ON STUDENT FINANCIAL ASSISTANCE – BY CLIENT GROUPS –**

	TOTAL Borrowers (1,010) %	Private sector (404) %	Public sector (606) %	1st loan (443) %	Experienced with loans (567) %	In-Grace (247) %	In-Repayment (372) %	In-Study (391) %	Collections (400) %
Looked for information on SFA in past 12 months (Q51)	47	26	51	52	42	35	36	64	25
BASE: LOOKED FOR INFORMATION	**(444) %**	**(146) %**	**(298) %**	**(205) %**	**(239) %**	**(84) %**	**(129) %**	**(231) %**	**(93) %**
Sources of information – Unprompted (Q52)									
1. GoC website	9	11	8	9	8	4	11	9	15
2. CanLearn or NSLSC website	34	45	33	31	38	44	42	27	29
3. Provincial website (accurate name)	35	20	36	38	30	23	29	42	14
4. Internet / Web (unspecified)	34	38	34	32	37	39	34	32	42
5. CSLP publications	1	4	1	1	1	3	1	1	2
6. Provincial publications	<1	<1	<1	0	1	<1	1	<1	0
7. NSLSC call centre	6	18	5	4	8	12	12	1	12
8. Post-secondary institutions publications or websites	15	3	16	17	11	5	11	20	7
9. High school teachers and counsellors	1	2	1	1	1	1	0	2	0
10. Banks / credit union / financial institutions	4	3	4	4	3	3	7	2	10
11. Parents / guardians / word of mouth	5	6	5	5	6	9	3	5	1
12. Post-secondary education newsletters	0	0	0	0	0	0	0	0	4
13. Financial assistance office at college / university	13	11	13	11	16	20	12	11	14
• **Any Web-based sources**	84	82	84	85	82	79	82	87	76
14. Other	5	5	5	5	6	4	5	6	16
• Dk/Na	2	<1	2	2	2	4	1	2	1

TABLE 31

KNOWLEDGE OF SFA AND USEFULNESS OF INFORMATION ON SFA
– BY CLIENT GROUPS –

BASE: LOOKED FOR INFORMATION	Total Borrowers (444) %	Private sector (146) %	Public sector (298) %	1st loan (205) %	Experienced with loans (239) %	In-Grace (84) %	In-Repayment (129) %	In-Study (231) %	Collections (93) %
Information found was useful (Q60)	90	81	91	93	87	87	85	94	65
BASE: TOTAL SAMPLE	**(1,010) %**	**(404) %**	**(606) %**	**(443) %**	**(567) %**	**(247) %**	**(372) %**	**(391) %**	**(400) %**
Understand how the government determines who will get a loan and how much (Q61)	68	60	69	72	64	60	62	77	59
BASE: CURRENT STUDENTS	**(626) %**	**(224) %**	**(402) %**	**(285) %**	**(341) %**	**(108) %**	**(145) %**	**(373) %**	**(25) %**
First became aware of availability of loans and grants to help attend PSE (Q50)									
• Before high school	12	5	13	13	12	7	16	13	5
• In high school	58	51	58	60	55	52	60	59	50
• When applying to attend	18	22	18	17	21	24	13	19	24
• Once enrolled in PSE	9	16	9	8	11	15	6	9	21
• No answer	2	5	2	2	2	3	4	2	0

TABLE 32 INFORMATION SOURCES USED ON STUDENT FINANCIAL ASSISTANCE – COMPARISON WITH 2006 –

	2007		2006	
	Total Borrowers (1,010) %	Collections (400) %	Total Borrowers (1,293) %	Collections (200) %
Looked for information on SFA in past 12 months (Q51)	47	25	43	27
BASE: LOOKED FOR INFORMATION	(444) %	(93) %	(511) %	(108) %
Sources of information – Unprompted (Q52)				
1. GC website	9	15	17	15
2. CanLearn or NSLSC website	34	29	29	22
3. Provincial website (accurate name)	35	14	28	12
4. Internet / Web (unspecified)	34	42	36	45
5. CSLP publications	1	2	2	3
6. Provincial publications	<1	0	2	3
7. NSLSC call centre	6	12	4	7
8. Post-secondary institutions publications or websites	15	7	14	14
9. High school teachers and counsellors	1	0	3	0
10. Banks / credit union / financial institutions	4	10	2	5
11. Parents / guardians / word of mouth	5	1	1	1
12. Post-secondary education newsletters	0	4	1	2
13. Financial assistance office at college / university	13	14		
• **Any Web-based sources**	84	76	82	73
14. Other	5	16	1	2
• Dk/Na	2	1	1	4
Information found was useful (Q60)	90	65	87	67
	(1,010) %	(400) %	(1,305) %	(400) %
Understand how the government determines who will get a loan and how much (Q61)	68	59	66	58

TABLE 33 **OPINION OF THE CANLEARN / NSLSC WEBSITES – BY CLIENT GROUPS –**

	Total Borrowers (165)* %	Private sector (63) %	Public sector (102) %	1st loan (70) %	Experienced with loans (95) %	In-Grace (36) %	In-Repayment (52) %	In-Study (77) %	Collections (27) %
Visited the CanLearn / NSLSC websites (Q52)									
• Yes	34	45	33	31	38	44	42	27	29
Easy to find the information looked for (Q56)	75	65	77	83	68	74	63	87	40
Found most or all what was needed (Q57)	72	63	73	77	65	67	63	80	39
Satisfaction with the information provided on the websites (Q54)									
• Top 2 box ratings**	63	54	64	66	59	70	43	74	37
• Can't say	<1	1	0	0	<1	0	<1	<1	4
	(18)* %**	**(9) %**	**(9) %**	**(6) %**	**(12) %**	**(4) %**	**(10) %**	**(4) %**	**(3) %**
Motives for being dissatisfied (Q55)									
• Not enough information	25	41	19	17	28	59	14	24	0
• Did not find the answers I needed	50	41	53	17	63	42	77	0	72
• Information found was not clear / was confusing	70	18	89	66	72	68	57	99	45
• System down	8	0	11	0	11	0	14	0	28
• Other	12	46	0	32	4	41	8	0	0
• No response / don't know	0	0	0	0	0	0	0	0	0
• Not applicable	0	0	0	0	0	0	0	0	0

* *Based on those who looked for information on student financial assistance on CanLearn or NSLSC websites.*

** *Top 2 box ratings (4 & 5 on 5-point "satisfaction" scale). "Can't say" excluded from the computations.*

*** *Based on those dissatisfied with the information provided on the sites.*

Caution: Sample bases of less than N = 75 respondents are merely directional.

TABLE 34 **REASONS FOR NOT VISITING THE CANLEARN / NSLSC WEBSITES – BY CLIENT GROUPS –**

	Total Borrowers (444) %	Private sector (146) %	Public sector (298) %	1st loan (205) %	Experienced with loans (239) %	In-Grace (84) %	In-Repayment (129) %	In-Study (231) %	Collections (93) %
Did not visit the CanLearn / NSLSC websites (Q52)	66	55	67	69	62	56	58	73	71
	(279)* **%**	**(83) %**	**(196) %**	**(135) %**	**(144) %**	**(48) %**	**(77) %**	**(154) %**	**(66) %**
Reasons for not visiting the CanLearn / NSLSC websites (Q53)									
1. Not aware of website	54	32	55	58	46	41	34	64	49
2. No computer	1	12	1	2	<1	5	2	<1	2
3. Internet not available/no access	1	6	1	1	<1	3	2	0	8
4. Don't know how to use it	1	<1	1	1	<1	<1	2	0	1
5. No need to use it	16	15	16	13	21	13	20	15	17
6. Other	1	2	<1	<1	1	3	1	<1	0
◦ No response / don't know	9	14	9	7	12	7	16	7	16
◦ Not applicable	7	1	7	6	8	4	7	8	1

* *Based on those who did not visit the CanLearn / NSLSC websites.*

TABLE 35 **MOST HELPFUL SOURCES OF INFORMATION ON STUDENT FINANCIAL ASSISTANCE – BY CLIENT GROUPS –**

	Total Borrowers (444)* %	Private sector (146) %	Public sector (298) %	1st loan (205) %	Experienced with loans (239) %	In-Grace (84) %	In-Repayment (129) %	In-Study (231) %	Collections (93) %
1. **Government of Canada website****									
• Most helpful	2	1	2	2	1	0	<1	3	6
• Most or second most helpful	3	4	3	4	3	1	1	5	8
2. **CanLearn or National Students Loans Service Centre website**									
• Most helpful	13	15	13	14	12	15	9	15	15
• Most or second most helpful	20	21	20	20	19	23	25	16	16
3. **Province's (specified) website**									
• Most helpful	21	8	23	25	16	16	13	28	2
• Most or second most helpful	32	12	33	37	23	24	18	41	8
4. **Internet / Web (unspecified)**									
• Most helpful	9	3	9	10	8	6	10	9	15
• Most or second most helpful	16	11	17	15	18	22	15	15	18
5. **Canada Student Loan Program Publications**									
• Most helpful	1	<1	1	<1	2	1	2	<1	5
• Most or second most helpful	1	<1	1	<1	3	1	3	<1	5
6. **Provincial publications**									
• Most helpful	<1	0	<1	1	0	0	2	0	0
• Most or second most helpful	1	1	1	1	1	1	2	0	4
7. **National Student Loan Service Centre Call Centre**									
• Most helpful	10	16	10	6	16	25	16	3	5
• Most or second most helpful	14	27	13	10	20	31	19	6	15
8. **Post-secondary institutions publications or websites**									
• Most helpful	6	<1	6	8	2	2	3	8	2
• Most or second most helpful	9	<1	10	12	4	4	8	11	2

* *Based on those who looked for information on student financial assistance on CanLearn or NSLSC websites.*

** ***Q58*** *Overall, what source of information about student financial assistance did you find most helpful?*

TABLE 35 **MOST HELPFUL SOURCES OF INFORMATION ON STUDENT FINANCIAL ASSISTANCE – BY CLIENT GROUPS –** *(Continued)*

	Total Borrowers (444)* %	Private sector (146) %	Public sector (298) %	1st loan (205) %	Experienced with loans (239) %	In-Grace (84) %	In-Repayment (129) %	In-Study (231) %	Collections (93) %
9. **High school teachers and counsellors**									
• Most helpful	4	4	4	5	2	2	1	5	0
• Most or second most helpful	6	4	6	7	3	2	4	7	0
10. **Banks / credit union / financial institution**									
• Most helpful	<1	2	0	<1	0	0	1	0	1
• Most or second most helpful	1	2	1	1	1	0	2	1	6
11. **Parents / Guardians / word of mouth**									
• Most helpful	3	3	3	2	5	1	2	5	2
• Most or second most helpful	9	3	9	8	10	5	3	13	3
12. **Post-secondary education newsletters**									
• Most helpful	<1	0	<1	0	<1	0	1	0	4
• Most or second most helpful	1	<1	1	0	1	0	1	1	4
13. **Other**									
• Most helpful	14	18	13	11	15	8	17	13	18
• Most or second most helpful	22	24	22	21	24	22	22	21	22
None most helpful (Dk/Na)	18	28	17	15	21	24	24	13	24

* *Based on those who looked for information on student financial assistance.*

TABLE 36 **MOST HELPFUL SOURCES OF INFORMATION ON STUDENT FINANCIAL ASSISTANCE – COMPARISON WITH 2006 –**

BASE: LOOKED FOR INFORMATION ABOUT PSE	2007		2006	
	Total Borrowers (444)* %	Collections (93) %	Total Borrowers (511) %	Collections (107) %
1. **Government of Canada website**				
• Most helpful**	2	6	5	6
• Most or second most helpful	3	8	8	11
2. **CanLearn or National Students Loans Service Centre website**				
• Most helpful	13	15	10	9
• Most or second most helpful	20	16	16	14
3. **Province's (specified) website**				
• Most helpful	21	2	18	5
• Most or second most helpful	32	8	21	6
4. **Internet / Web (unspecified)**				
• Most helpful	9	15	14	22
• Most or second most helpful	16	18	23	26
5. **Canada Student Loan Program Publications**				
• Most helpful	1	5	2	0
• Most or second most helpful	1	5	4	0
6. **Provincial publications**				
• Most helpful	<1	0	0	0
• Most or second most helpful	1	4	1	1
7. **National Student Loan Service Centre Call Centre**				
• Most helpful	10	5	6	9
• Most or second most helpful	14	15	10	15
8. **Post-secondary institutions publications or websites**				
• Most helpful	6	2	6	6
• Most or second most helpful	9	2	10	7
9. **High school teachers and counsellors**				
• Most helpful	4	0	5	1
• Most or second most helpful	6	0	9	2
10. **Banks / credit union / financial institution**				
• Most helpful	<1	1	1	0
• Most or second most helpful	1	6	2	2

* *Based on those who looked for information on student financial assistance on CanLearn or NSLSC websites.*

** ***Q58*** *Overall, what source of information about student financial assistance did you find most helpful?*

TABLE 36 **MOST HELPFUL SOURCES OF INFORMATION ON STUDENT FINANCIAL ASSISTANCE**
– COMPARISON WITH 2006 –
(Continued)

BASE: LOOKED FOR INFORMATION ABOUT PSE	2007		2006	
	Total Borrowers (444)* %	Collections (93) %	Total Borrowers (511) %	Collections (107) %
11. **Parents / Guardians / word of mouth**				
• Most helpful**	3	2	2	5
• Most or second most helpful	9	3	8	5
12. **Post-secondary education newsletters**				
• Most helpful	<1	4	0	0
• Most or second most helpful	1	4	1	0
13. **Other**				
• Most helpful	14	18	7	8
• Most or second most helpful	22	22	16	12
None most helpful (Dk/Na)	18	24	23	30

* *Based on those who looked for information on student financial assistance on CanLearn or NSLSC websites.*

** ***Q58*** *Overall, what source of information about student financial assistance did you find most helpful?*

TABLE 37

SECURE INTERNET INTERACTIVE SERVICES – BY CLIENT GROUPS –

	TOTAL Borrowers (1,010) %	Private sector (404) %	Public sector (606) %	1st loan (443) %	Experienced with loans (567) %	In-Grace (247) %	In-Repayment (372) %	In-Study (391) %	Collections (400) %
Awareness of possibility to check status of loan on CanLearn.ca (Q62)	52	57	51	50	55	55	53	49	37
Would use secure Internet services (Q63)									
1. Check the status of your account									
◦ Certainly	61	52	62	60	62	63	56	64	56
◦ Probably	32	36	31	31	33	30	33	32	29
2. Check your outstanding balance									
◦ Certainly	65	64	66	63	69	70	64	64	62
◦ Probably	28	24	29	30	25	26	27	30	24
3. Review your payment history									
◦ Certainly	59	55	60	56	63	64	57	58	59
◦ Probably	31	28	32	33	28	28	29	34	22
4. Change your address									
◦ Certainly	62	54	63	57	68	67	58	53	61
◦ Probably	22	20	22	24	20	19	21	25	18
5. Apply for Interest Relief									
◦ Certainly	55	58	54	48	64	72	50	49	57
◦ Probably	25	15	26	28	21	13	28	29	18
6. Make a one time loan payment									
◦ Certainly	44	39	45	39	51	50	46	40	42
◦ Probably	28	20	30	31	26	21	27	34	19
7. Chat on-line with an NSLSC officer									
◦ Certainly	23	21	23	20	26	31	21	20	31
◦ Probably	24	20	25	25	24	23	21	28	21
8. Request revision of terms of repayment									
◦ Certainly	36	40	36	33	40	45	36	31	45
◦ Probably	33	26	34	34	31	27	32	37	23

TABLE 38 CONTACTS WITH THE NATIONAL COLLECTIONS SERVICES – YEAR OVER YEAR COMPARISON –

COLLECTIONS	2007 (400) %	2006 (400) %	2005 (200) %
Approximate number of contact – Last 6 months (Q27)			
• None	6	2	N/A
• 1	15	18	14
• 2	19	22	18
• 3	11	13	16
• 4 or more	48	40	45
• Dk/Na	2	5	N/A
Average number	5.6	4.0	4.9
BASE: COLLECTIONS WHO HAD AT LEAST ONE CONTACT IN LAST 6 MONTHS	**(380) %**	**(394) %**	**(164) %**
Nature of the contact – Multiple answers (Q28)			
• Phone	81	83	84
• Fax	3	5	8
• Email	2	2	3
• Letter on regular mail	60	50	58
• Some other way	<1	<1	2
• Dk/Na	<1	<1	5
BASE: COLLECTIONS WHO HAD A CONTACT BY REGULAR MAIL	**(217) %**	**(198) %**	**(N/A) %**
Was the information received by mail clear and understandable? (Q29)			
• Yes	80	73	81
• No	18	24	N/A
• Dk/Na	2	3	N/A

N/A: Not available.

TABLE 39 LEVEL OF SATISFACTION WITH THE SERVICE OFFERED BY THE NCS – YEAR OVER YEAR COMPARISON –

BASE: COLLECTIONS WHO HAD AT LEAST ONE CONTACT – LAST 6 MONTHS	2007 (380) %	2006 (394) %	2005 (164)* %
How satisfied are you with this aspect of service? (Q30)			
a. The amount of time you had to wait to speak with a customer service representative?			
• Top 2 box rating**	50	44	44
• Does not apply	9	5	N/A
• Dk/Na	<1	1	N/A
b. The competence of the staff			
• Top 2 box rating	56	51	45
• Does not apply	5	4	N/A
• Dk/Na	<1	1	N/A
c. The courteousness of the staff			
• Top 2 box rating	57	53	59
• Does not apply	3	3	N/A
• Dk/Na	<1	1	N/A
d. The extent to which you felt fairly treated under the circumstances (service received, not the rules of the program)			
• Top 2 box rating	48	46	45
• Does not apply	3	1	N/A
• Dk/Na	0	1	N/A
e. The extent to which you were informed about what you need to do			
• Top 2 box rating	46	40	35
• Does not apply	2	0	N/A
• Dk/Na	<1	0	N/A
f. Your ease of contacting someone *(2005: of access to service)*			
• Top 2 box rating	48	47	42
• Does not apply	3	2	N/A
• Dk/Na	0	<1	N/A
g. Your access to service in the official language of your choice, either English or French			
• Top 2 box rating	91	87	90
• Does not apply	2	1	N/A
• Dk/Na	1	0	N/A
Overall average – top two box ratings	56.6	52.6	51.4

* *In contact with the NSLSC in past 6 months. Indicative only.*

** *Top 2 box ratings (4 & 5 on 5- point "satisfaction" scale). "Does not apply" and "Dk/Na" excluded from the computations.*

N/A: Not available.

TABLE 40 PERCEPTION OF THE SERVICE OFFERED BY THE NCS – YEAR OVER YEAR COMPARISON –

Q31 I'm now going to read you some statements that might apply to the service you received from the National Collections Services during the last six months. I'd like to know how much you agree or disagree with each one. Please use a 5-point scale, where 1 means you strongly disagree, and 5 means strongly agree. If something does not apply to you, please just say so. How about...? (Rotate list / Repeat instructions if necessary / Record separately "does not apply" and "don't know")

BASE: COLLECTIONS WHO HAD AT LEAST ONE CONTACT – LAST 6 MONTHS	2007 (380) %	2006 (394) %	2005 (164)* %
a. The service representative was responsive to your needs			
• Top 2 box rating**	49	50	41
• Does not apply	4	3	N/A
• Dk/Na	<1	1	N/A
b. The service representative was able to respond to your inquiry on the initial contact			
• Top 2 box rating	55	49	39
• Does not apply	7	5	N/A
• Dk/Na	1	1	N/A
c. The service representative followed through with commitments or promises			
• Top 2 box rating	53	51	41
• Does not apply	15	11	N/A
• Dk/Na	1	2	N/A
d. The service representative was easy to understand			
• Top 2 box rating	71	67	63
• Does not apply	3	3	N/A
• Dk/Na	<1	<1	N/A
e. Your questions were answered completely			
• Top 2 box rating	54	53	41
• Does not apply	4	3	N/A
• Dk/Na	1	1	N/A
f. Documents or other written information you received were easy to understand			
• Top 2 box rating	63	54	49
• Does not apply	2	5	N/A
• Dk/Na	1	<1	N/A
g. The information you received was accurate			
• Top 2 box rating	65	65	61
• Does not apply	3	3	N/A
• Dk/Na	2	2	N/A
h. You and the service representative shared a common understanding of what would happen next, what each of you needed to do and when things were to happen			
• Top 2 box rating	47	47	43
• Does not apply	3	4	N/A
• Dk/Na	<1	1	N/A
Overall average – top two box ratings	57.1	54.5	47.3

* *In contact with the NSLSC in past 6 months. Indicative only.*

** *Top 2 box ratings (4 & 5 on 5-point "agreement" scale). "Does not apply" and "Dk/Na" excluded from the computations.*

TABLE 41 **OVERALL LEVEL OF SATISFACTION WITH THE SERVICE OFFERED BY THE NCS – YEAR OVER YEAR COMPARISON –**

BASE: COLLECTIONS WHO HAD AT LEAST ONE CONTACT IN THE LAST 6 MONTHS	2007 (380) %	2006 (394) %	2005 (164)* %
Overall level of satisfaction (Q32)			
• Satisfied (top 2 box rating)**	42	44	33
• Neutral (3)	24	26	27
• Dissatisfied (1 or 2)	34	30	41
• Dk/Na	<1	1	N/A
BASE: DISSATISFIED OR NEUTRAL	**(213) %**	**(218) %**	**(N/A) %**
Motive for not being satisfied (Q34)			
1. It took too long to receive the information I needed	6	15	15
2. I got bounced around from one person to another	11	16	18
3. I had to contact them more than once to get what I needed	10	17	N/A
4. It was hard to get through to staff/telephone lines were busy	11	10	16
5. I was given incorrect information	14	17	16
6. I received conflicting information from different people/sources	16	14	18
7. Payment issues	23	20	21
8. Lost information	9	10	11
9. Rude employees	36	27	16
• Other	2	4	N/A
• Dk/Na	3	9	5

* *In contact with the NSLSC in past 6 months. Indicative only.*

** *Top 2 box ratings (4 & 5 on 5-point "satisfaction" scale). "Dk/Na" excluded from the computations.*

APPENDIX 1

PROGRAM NAMES

Province	Provincial Student Loan Program Name	Fed. / Prov. Student Loan Program Name	Website Name & Link
Newfoundland	Newfoundland and Labrador Student Financial Assistance Program	Canada-Newfoundland and Labrador Student Financial Assistance Program	Newfoundland and Labrador Student Financial Assistance Site http://www.edu.gov.nf.ca/studentaid/
Prince Edward Island	Prince Edward Island Student Loans Program		Prince Edward Island Student Financial Services Website http://www.edu.pe.ca/studentloan/resources/index.asp
Nova Scotia	Nova Scotia Student Loans Program (NSSL).		Nova Scotia Student Assistance Website http://studentloans.ednet.ns.ca/
New Brunswick	New Brunswick Student Financial Assistance Program *(Programme d'aide financière aux étudiants du Nouveau-Brunswick)*		Government of New Brunswick - Student Financial Services Website http://www.studentaid.gnb.ca/
Quebec	Loans and Bursaries Program (*Programme de prêts et bourses)*		Aide financière aux études site Web http://www.afe.gouv.qc.ca/english/indexAng.asp
Ontario	Ontario Student Assistance Program (OSAP)	Canada-Ontario Integrated Student Loan Program (OSAP)	OSAP Website http://osap.gov.on.ca/
Manitoba	Manitoba Student Aid Program		Manitoba Student Aid Website http://www.gov.mb.ca/educate/sfa/pages/sfaFrontDoor_en.html
Saskatchewan	Canada-Saskatchewan Integrated Student Loans Program	N/A	Canada-Saskatchewan Integrated Loans Website http://www.student-loans.sk.ca/
Alberta	Alberta Student Loan Program		Alberta Learning Information Service http://www.alis.gov.ab.ca
British Columbia	British Columbia Student Loans Program (BCSL)		Student Financial Aid Website http://www.aved.gov.bc.ca/studentservices/
Yukon	Yukon Student Financial Assistance Program		Government of the Yukon Student Financial Assistance Website http://www.education.gov.yk.ca/advanceded/sfa/
Northwest Territories	NT Student Financial Assistance Program		NT Student Financial Assistance Program Website http://www.nwtsfa.gov.nt.ca/

APPENDIX 2

QUESTIONNAIRE
(English version with findings)

HRSD Canada Student Loans Program
2007 Client Satisfaction Research

Project: 642-024
January, 2007
Version 3 (January 16)

Hello, may I speak to _____ (INSERT CLIENT'S NAME)

IF NOT AVAILABLE, ARRANGE CALL-BACK OR GET NEW NUMBER WHERE PERSON CAN BE REACHED. IF NECESSARY, EXPLAIN:

I am calling from Créatec, a public opinion research company. We are conducting a survey with current and former post-secondary education students on behalf of the Department of Human Resources and Social Development, formerly known as HRDC. (DO NOT MENTION THE CANADA STUDENT LOANS PROGRAM. IF ASKED, SURVEY IS ABOUT EDUCATION SERVICES).

WHEN SPEAKING TO CLIENT, CONTINUE:

Hello, my name is _____. I'm calling on behalf of the Department of Human Resources and Social Development, or HRSD, which is the federal government department responsible for the Canada Student Loans Program. I am calling from Créatec, a public opinion research company that is conducting this survey. The purpose is to explore issues related to the quality of service provided to people that have Canada Student Loans. The information collected may also be used by the Department as part of a formal evaluation of the Canada Student Loans Program. Your name was given to us by HRSD as someone who has one or more Canada Student Loans.

Would you like me to continue in English or French? (CONTINUE IN LANGUAGE OF CHOICE)

- English ..... ❍
- French ..... ❍

Your participation in this survey is voluntary, but would be extremely helpful. Your dealings with the government will not be affected in any way whether or not you choose to participate. All information is being collected under the authority of the *Department of Human Resources and Skills Development Act* and the *Canadian Student Financial Assistance Act*. For quality purposes, this call may be monitored. The information you provide in this survey will be administered in accordance with the applicable privacy laws. This survey is registered with the national survey registration system (1-800-554-9996, project number 642-024).

At the end of the survey we will ask your permission to link to your survey responses some of your Canada Student Loans Program information. These information will be used only for analysis purposes in this research. In the report, people's responses will be grouped together so that it will not be possible to identify individual answers.

By answering this survey, you will help the Student Loans Program improve the quality of service it provides. Your contribution will make a difference. Would you be willing to take part in this survey?

We can do it now, or is there a better time?

- Yes, now ..... ❍ **CONTINUE**
- Yes, call later..... ❍ **SPECIFY DATE/TIME**

  Date: _____ Time: _____
- Refused..... ❍ **THANK AND DISCONTINUE**

INTERVIEWER NOTES:

IF RESPONDENT ASKS, TELL THEM THE LENGTH OF THE SURVEY VARIES DEPENDING ON THE SERVICE THAT PEOPLE OBTAINED IN RELATION TO THEIR STUDENT LOAN. THE SURVEY IS BETWEEN 15-20 MINUTES IN LENGTH.

IF RESPONDENT ASKS HOW WE GOT HIS/HER NAME, INDICATE THAT IT WAS OBTAINED FROM A LIST OF PEOPLE PROVIDED BY HRSD WHO HAVE STUDENT LOANS.

IF RESPONDENT QUESTIONS VALIDITY OF THE SURVEY, PLEASE ASK HIM/HER TO CALL RICHARD BOCZKOWSKI OF HRSD AT: (819) 934-4052 OR HAVE RICHARD CALL RESPONDENT.

WHEN THE ACRONYM IS USED FOR HUMAN RESOURCES AND SOCIAL DEVELOPMENT CANADA (HRSD), ENSURE THAT RESPONDENTS CLEARLY UNDERSTAND WHAT IS MEANT BY THIS. REPEAT NAME IN FULL IF REQUIRED. IF NECESSARY, CLARIFY THAT THIS IS THE DEPARTMENT FORMERLY CALLED HRDC (HUMAN RESOURCES DEVELOPMENT CANADA).

IF RESPONDENT FROM A SAMPLE LIST DOES NOT ACKNOWLEDGE HAVING DEALT WITH THAT SERVICE PROVIDER (E.G. RESOLVE OR EDULINX, WHERE INDIVIDUAL DOES NOT RECALL HAVING DEALT WITH NSLSC), HE/SHE SHOULD COMPLETE THE OVERALL MODULE ONLY (SINCE THEY DO HOLD A CSLP LOAN), BUT NOT THE NSLSC MODULE.

THE SATISFACTION SCALE RESPONSE CATEGORIES (VERY SATISFIED...VERY DISSATISFIED) ARE REPETITIVE. ADJUST REPETITION FREQUENCY TO ENSURE CLARITY BUT AVOID TEDIUM.

IF RESPONDENT HAD MULTIPLE DEALINGS IN PAST SIX MONTHS AND IS UNSURE HOW TO ANSWER SATISFACTION QUESTIONS, TELL HIM/HER TO AVERAGE OUT THE SERVICE RECEIVED IN THIS TIME PERIOD.

SECTION B Services Received

Q1 During the last six months, which of the following activities apply to you with respect to your <**Fed. or Prov.**> Student Loan? Did you... (READ BUT DO NOT ROTATE / ACCEPT ALL THAT APPLY)

		In-Study (1010) %	Collections (400) %
a.	Apply for a <**Fed. or Prov.**> Student Loan.		
	• Yes	46	3
	• No	54	97
	• Dk/Na	<1	0
b.	Receive a <**Fed. or Prov.**> Student Loan (i.e. received payment).		
	• Yes	49	3
	• No	50	97
	• Dk/Na	1	<1
c.	Submit a Confirmation of Enrolment to receive interest-free status while still in school.		
	• Yes	42	4
	• No	52	96
	• Dk/Na	7	0
d.	Complete your studies, but have not yet started to repay a Canada Student Loan.		
	• Yes	12	15
	• No	87	85
	• Dk/Na	1	<1
e.	Make payments to repay a <**Fed. or Prov.**> Student Loan (includes dealing with a Collections agent).		
	• Yes	40	74
	• No	60	26
	• Dk/Na	<1	<1
f.	Consolidated your loans or revised the terms of repayment.		
	• Yes	16	25
	• No	81	73
	• Dk/Na	3	1
g.	Apply for interest relief for a <**Fed. or Prov.**> Student Loan.		
	• Yes	24	17
	• No	72	83
	• Dk/Na	4	<1

IF 'YES' AT ANY Q1d-g, QUALIFIES AS REPAYMENT/GRACE. OTHERWISE, QUALIFIES AS STUDENT.

COLLECTIONS SAMPLE: AUTOMATICALLY QUALIFIES AS REPAYMENT / GRACE (CONTINUE EVEN IF NO/DK TO ALL STATEMENTS a-g)

NOTE TO THE INTERVIEWER:

Before August 2000, students received their Student Loans from banks and other financial institutions. After this, people received their loans through the National Student Loans Service Centre. As a result, people can have different types of loans and might contact different organizations to ask questions about their loans.

IN-STUDY STUDENT VERSION OF Q2:

Q2 In the last six months, were you in contact with any of the following regarding your <**Fed. or Prov.**> Student Loan? This includes contact by phone, in person, email, fax or an exchange of mail. (READ BUT DO NOT ROTATE / ACCEPT ALL THAT APPLY)

		In-Study (391) %	Collections (400) %
a.	**The National Student Loans Service Centre, which deals with questions about the status of loans, when do you get your money or repayment conditions**		
	• Yes	67	N/A
	• No	31	N/A
	• Dk/Na	2	N/A
b.	**The 1-800 O Canada phone number, which answers general questions, such as how do you apply for a <Fed. or Prov.> Student Loan**		
	• Yes	13	N/A
	• No	83	N/A
	• Dk/Na	4	N/A
c.	**The Canada Student Loans Program at the Government of Canada, which provides information about personal situations, such as assessments or appeals**		
	• Yes	24	N/A
	• No	72	N/A
	• Dk/Na	3	N/A
d.	**A bank, credit union, Caisse populaire, or other financial institution**		
	• Yes	23	N/A
	• No	75	N/A
	• Dk/Na	1	N/A
e.	**A provincial student loan office, which answers detailed questions about the application process and forms**		
	• Yes	46	N/A
	• No	52	N/A
	• Dk/Na	2	N/A
f.	**Or contact with someone else regarding a <Fed. or Prov.> Student Loan**		
	• Yes	27	N/A
	• No	73	N/A
	• Dk/Na	<1	N/A

STUDENTS NOW SKIP TO INTRODUCTION BEFORE Q3

REPAYMENT/GRACE VERSION OF Q2:

Q2 In the last six months, were you in contact with any of the following regarding your <**Fed. or Prov.**> Student Loan? This includes contact by phone, in person, email, fax or an exchange of mail. (READ BUT DO NOT ROTATE / ACCEPT ALL THAT APPLY)

		In-Study (619) %	Collections (400) %
a.	The National Student Loans Service Centre, which deals with issues like loan consolidation, interest relief, making payments, and tax statements		
	• Yes	91	59
	• No	8	39
	• Dk/Na	1	2

		In-Study (619) %	Collections (400) %
b.	The 1-800 O Canada phone number, which answers general questions about <**Fed. or Prov.**> Student Loans		
	• Yes	30	18
	• No	63	78
	• Dk/Na	7	4
c.	The Canada Student Loans Program at the Government of Canada, which provides information about personal situations, such as appeals and the interpretation of rules		
	• Yes	23	23
	• No	72	73
	• Dk/Na	5	4
d.	A bank, credit union, Caisse populaire, or other financial institution		
	• Yes	27	33
	• No	72	65
	• Dk/Na	<1	2
e.	A provincial student loan office		
	• Yes	29	24
	• No	69	72
	• Dk/Na	2	4
f.	Or contact with someone else regarding a <**Fed. or Prov.**> Student Loan		
	• Yes	15	28
	• No	84	71
	• Dk/Na	1	2
g.	National Collection Services or Revenue Canada which deals with people regarding the repayment of their <**Fed. or Prov.**> Student Loan		
	• Yes	12	100
	• No	86	0
	• Dk/Na	2	0

IF NOT COLLECTIONS SAMPLE AND YES TO Q2.g, CONSIDER AS REPAYMENT / GRACE

COLLECTIONS QUOTA: IF COLLECTIONS SAMPLE AND NO/DK AT Q.2g (REPAYMENT/GRACE VERSION), THANK AND TERMINATE (DO NOT ASK REMAINING STATEMENTS A-F)

IF 'YES' AT ANY IN-STUDY STUDENT Q2 a, b, c, e OR ANY REPAYMENT/GRACE Q2 a, b, c, e, g - CONTINUE. OTHERWISE, THANK AND TERMINATE.

IF COLLECTIONS SAMPLE AND YES TO Q2.g, ASK SECTION D AND SECTION E.

For all survey questions, please focus on service you've received in the past six months for your <**Fed. or Prov.**> *Student Loan. This may include the application process and any dealings you've had with the National Student Loans Service Centre, the Canada Student Loans Program, or other parts of the Government of Canada. Please do not include service you've received from a bank or other financial institution or service for any provincial student loans.*

Q3 Is it clear what we want you to include, and not include, when answering the questions? (**INTERVIEWER NOTE:** ENSURE THAT RESPONDENT CLEARLY UNDERSTANDS WHAT IS TO BE INCLUDED IN HIS/HER ASSESSMENTS AND WHAT IS NOT)

	In-Study (1010) %	Collections (400) %
• Yes	100	100
• No *(Explore/clarify areas of uncertainty. If respondent remains unclear, thank and terminate)*	0	0

SECTION C National Student Loans Service Centre Clients

ASK SECTION C TO IN-STUDY NSLSC AND IN-GRACE/REPAYMENT CLIENTS: MUST HAVE SAID 'YES' IN Q2A AND BE IDENTIFIED IN SAMPLE AS HAVING DEALT WITH SERVICE PROVIDER ("SECTOR" FIELD) FOR RESOLVE. NOTE: ASSUME ALL EDULINX CLIENTS AS HAVING DEALT WITH THE SERVICE PROVIDER.

You mentioned that you've had contact with the National Student Loans Service Centre in the last six months. This is the place that deals with questions about loan status, when do you get your money, and repayment. I'd now like to ask you some questions about your experience with that organization.

Q4 What was the purpose of your contact with the National Student Loans Service Centre? Anything else? (DO NOT READ / ACCEPT ALL THAT APPLY)

	In-Study (858) %	Collections (0) %
1. Disbursement/receipt of loan payment	7	N/A
2. Payment/billing	29	N/A
3. Interest relief/debt reduction in repayment (seeking help in repayment)	24	N/A
4. Revision of terms	5	N/A
5. Name/address update	2	N/A
6. General question	19	N/A
7. Form/letter request	4	N/A
8. Processing/change request	3	N/A
9. Status of loan	16	N/A
• Other	35	N/A
• DK/NA	2	N/A

Q5 Thinking about your dealings in the past six months with the National Student Loans Service Centre, I'd like you to tell me how satisfied you were with each of the following aspects of service. Please use a 5-point scale, where 1 is very dissatisfied, and 5 is very satisfied. If something does not apply to you, please just say so. How about...? (ROTATE LIST / REPEAT INSTRUCTIONS IF NECESSARY. RECORD SEPARATELY "DOES NOT APPLY" AND "DON'T KNOW") How satisfied were you with this aspect of service?

		In-Study (858) %	Collections (0) %
a.	**The amount of time you had to wait to speak with a customer service representative?**		
	1. Very dissatisfied	7	
	2. ...	8	
	3. ...	25	
	4. ...	31	N/A
	5. Very satisfied	20	
	• Does not apply	9	
	• Dk/Na	1	
b.	**The competence of the staff**		
	1. Very dissatisfied	3	
	2. ...	5	
	3. ...	14	
	4. ...	34	N/A
	5. Very satisfied	38	
	• Does not apply	6	
	• Dk/Na	<1	
c.	**The courteousness of the staff**		
	1. Very dissatisfied	1	
	2. ...	4	
	3. ...	9	
	4. ...	32	N/A
	5. Very satisfied	47	
	• Does not apply	6	
	• Dk/Na	<1	
d.	**The extent to which the service was provided in a fair manner (THIS MEANS FAIRNESS REGARDING THE SERVICE RECEIVED, NOT RELATED TO THE RULES OF THE PROGRAM)**		
	1. Very dissatisfied	2	
	2. ...	4	
	3. ...	12	
	4. ...	33	N/A
	5. Very satisfied	45	
	• Does not apply	3	
	• Dk/Na	1	
e.	**The extent to which you were informed about the National Student Loans Service Centre**		
	1. Very dissatisfied	4	
	2. ...	6	
	3. ...	24	
	4. ...	33	N/A
	5. Very satisfied	29	
	• Does not apply	2	
	• Dk/Na	1	

		In-Study (858) %	Collections (0) %
f.	**Your ease of access to service (THIS MEANS GAINING ACCESS TO CLIENT SERVICE. IT IS NOT ABOUT THE RULES OF THE PROGRAM)**		
	1. Very dissatisfied	4	
	2. ...	6	
	3. ...	20	
	4. ...	31	N/A
	5. Very satisfied	36	
	• Does not apply	3	
	• Dk/Na	<1	
g.	**Your access to service in the official language of your choice, either English or French**		
	1. Very dissatisfied	1	
	2. ...	1	
	3. ...	5	
	4. ...	13	N/A
	5. Very satisfied	79	
	• Does not apply	1	
	• Dk/Na	0	

Q6 I'm now going to read you some statements that might apply to the service you received from the National Student Loans Service Centre during the last six months. I'd like to know how much you agree or disagree with each one. Please use a 5-point scale, where 1 means you strongly disagree, and 5 means strongly agree. If something does not apply to you, please just say so. How about...? (ROTATE LIST / REPEAT INSTRUCTIONS IF NECESSARY / RECORD SEPARATELY "DOES NOT APPLY" AND "DON'T KNOW")

		In-Study (858) %	Collections (0) %
a.	**The service representative was responsive to your needs**		
	1. Strongly disagree	4	
	2. ...	5	
	3. ...	12	
	4. ...	30	N/A
	5. Strongly agree	43	
	• Does not apply	6	
	• Dk/Na	0	
b.	**The service representative was able to respond to your inquiry on the initial contact**		
	1. Strongly disagree	4	
	2. ...	7	
	3. ...	12	
	4. ...	27	N/A
	5. Strongly agree	44	
	• Does not apply	7	
	• Dk/Na	<1	

		In-Study (858) %	Collections (0) %
c.	**The service representative followed through with commitments or promises**		
	1. Strongly disagree	5	
	2. ...	4	
	3. ...	11	
	4. ...	22	N/A
	5. Strongly agree	40	
	• Does not apply	19	
	• Dk/Na	<1	
d.	**The service representative was easy to understand**		
	1. Strongly disagree	3	
	2. ...	5	
	3. ...	11	
	4. ...	22	N/A
	5. Strongly agree	53	
	• Does not apply	6	
	• Dk/Na	0	
e.	**Your questions were answered completely**		
	1. Strongly disagree	4	
	2. ...	5	
	3. ...	13	
	4. ...	27	N/A
	5. Strongly agree	45	
	• Does not apply	4	
	• Dk/Na	<1	
f.	**Documents or other written information you received were easy to understand**		
	1. Strongly disagree	4	
	2. ...	8	
	3. ...	17	
	4. ...	29	N/A
	5. Strongly agree	38	
	• Does not apply	4	
	• Dk/Na	<1	
g.	**The information you received was accurate**		
	1. Strongly disagree	2	
	2. ...	5	
	3. ...	11	
	4. ...	24	N/A
	5. Strongly agree	56	
	• Does not apply	1	
	• Dk/Na	1	
h.	**You and the service representative shared a common understanding of what would happen next, what each of you needed to do and when things were to happen**		
	1. Strongly disagree	4	
	2. ...	7	
	3. ...	17	
	4. ...	28	N/A
	5. Strongly agree	37	
	• Does not apply	7	
	• Dk/Na	<1	

Ask only if Q4 = #2, #3 or #4			
i.	**When you called regarding your problems in repaying, the service representative explained what options were available to you**		
1.	Strongly disagree	4	N/A
2.	...	9	
3.	...	15	
4.	...	23	
5.	Strongly agree	35	
•	Does not apply	11	
•	Dk/Na	2	

Q7 Overall, how satisfied were you with the quality of service you received from the National Student Loans Service Centre? Please use the same 5-point scale, where 1 is very dissatisfied, and 5 is very satisfied.

	In-Study (858) %	**Collections (0) %**
1. Very dissatisfied	3	N/A
2. ...	6	
3. ...	16	
4. ... (**Skip to Q9**)	38	
5. Very satisfied (**Skip to Q9**)	37	
• Dk/Na (**Skip to Q9**)	<1	

Q8 You indicated that you are dissatisfied with the service you received. Can you tell me why?

	In-Study (234) %	**Collections (0) %**
• Lack of competence of representatives	17	N/A
• Representatives are impolite and condescending	6	N/A
• Representatives not helpful / understanding enough / do not listen	20	N/A
• Lack of information & clarity / bad communication	48	N/A
• Bad administration concerning files (ex.: loss of info / error)	29	N/A
• Process too long and complicated	17	N/A
• Contradicting info depending on representative contacted / no follow up	20	N/A
• I had to contact them several times to obtain what I needed	18	N/A
• Representatives hard to understand / accent	7	N/A
• System not very accommodating / not very flexible	12	N/A
• Forms / written communication too complicated	4	N/A
• Hard to reach someone to answer my question	11	N/A
• Other	4	N/A
• Dk/Na	7	N/A

Q9 In the last six months, did you have any problems with the service provided by the National Student Loans Service Centre?

	In-Study (858) %	Collections (0) %
◦ Yes	18	N/A
◦ No (**Skip to Q12**)	82	
◦ Dk/Na (**Skip to Q12**)	<1	

Q10 What service problems did you encounter in the last six months? (DO NOT READ / CODE ALL THAT APPLY)

	In-Study (165) %	Collections (0) %
1. It took too long to receive the information I needed	18	N/A
2. I got bounced around from one person to another	11	N/A
3. Had to contact more than once to receive information requested	26	N/A
4. I had to keep following up with them to get the information or answer I needed	18	N/A
5. It was hard to get through to staff/telephone lines were busy	8	N/A
6. I was given incorrect information	14	N/A
7. I received conflicting information from different people/sources at the NSLSC	19	N/A
8. Lost forms or information	19	N/A
9. Rude employees	7	N/A
10. Lack of communication / follow up	33	N/A
11. Lack of information	21	N/A
12. Bad management of files/errors	23	N/A
13. With bank transactions / Money withdraw without notification	10	N/A
14. Bad communication with representatives / accent	6	N/A
15. System not very accommodating / not very flexible	11	N/A
16. Didn't receive loans in time (lateness)	7	N/A
◦ Other	2	N/A
◦ Dk/Na	1	N/A

Q11 How satisfied were you with the way your problem was resolved? Please use a 5-point scale, where 1 is very dissatisfied, and 5 is very satisfied.

	In-Study (165) %	Collections () %
1. Very dissatisfied	25	N/A
2. ...	12	
3. ...	22	
4. ...	16	
5. Very satisfied	15	
◦ Dk/Na	11	

ASK Q12 IF Q4 = #3. ELSE GO TO Q13

Q12 You mentioned earlier that you contacted the National Student Loans Service Centre for interest relief. When you called the National Student Loans Service Customer Contact Centre, how satisfied were you with...? Please use a 5-point scale, where 1 is very dissatisfied, and 5 is very satisfied. If something does not apply to you, please just say so. How about ..?

ASK Q13 IF Q4 = #5, #7. ELSE GO TO QX1

Q13 You mentioned earlier that you contacted the National Student Loans Service Centre either to update your contact information or obtain a form. When you called the National Student Loans Service Customer Contact Centre, how satisfied were you with...? Please use a 5-point scale, where 1 is very dissatisfied, and 5 is very satisfied. If something does not apply to you, please just say so. How about...?

	In-Study %	Collections %
Ask a. if Q4 = #3 and status is grace or repayment		
a. The time you had to wait in order to get a decision about whether or not you would get Interest Relief		
	(201)	**(0)**
1. Very dissatisfied	5	
2. ...	9	
3. ...	19	N/A
4. ...	30	
5. Very satisfied	27	
• Does not apply	7	
• Dk/Na	3	
Ask b. if Q4 = #5		
b. Amount of time you had to wait to have your address or phone number updated		
	(33)	**(0)**
1. Very dissatisfied	<1	
2. ...	0	
3. ...	11	
4. ...	20	N/A
5. Very satisfied	45	
• Does not apply	10	
• Dk/Na	13	
Ask c. if Q4 = # 5		
c. Was it ever updated?		
• Yes	72	N/A
• No	28	
Ask d. if Q4 = #7		
d. Amount to time you had to wait to obtain a form or letter you requested		
	(30)	**(0)**
1. Very dissatisfied	3	
2. ...	<1	
3. ...	10	
4. ...	8	N/A
5. Very satisfied	24	
• Does not apply	0	
• Dk/Na	56	

QX1. READ AND ROTATE A AND B BETWEEN RESPONDENTS

A. Based on your dealings or simply on your personal impressions, would you say the NSLSC agents' priority is to help you meet your financial obligations or to collect money from you. On a scale from -5 to +5, where would you say the NSLSC agents' priority currently is? *(You can give any number between -5 and +5)*

- -5 means highest priority is given to help you meet your financial obligations even if it means there will be negative consequences in collecting money from you.
- +5 means highest priority is given to collecting money from you even if it means there will be negative consequences in helping you meet your financial obligations.
- 0 is the middle point and means that both aspects are given equal weight.

	In-Study (419) %	Collections (0) %
-5	18	N/A
-4	4	N/A
-3	6	N/A
-2	6	N/A
-1	1	N/A
0	28	N/A
1	5	N/A
2	4	N/A
3	8	N/A
4	4	N/A
5	10	N/A

B. Based on your dealings or simply on your personal impressions, would you say the NSLSC agents' priority is to collect money from you or to help you meet your financial obligations. On a scale from -5 to +5, where would you say the NSLSC agents' priority currently is? *(You can give any number between -5 and +5)*

- -5 means highest priority is given to collecting money from you even if it means there will be negative consequences in helping you meet your financial obligations.
- +5 means highest priority is given to help you meet your financial obligations even if it means there will be negative consequences in collecting money from you.
- 0 is the middle point and means that both aspects are given equal weight.

	In-Study (439) %	Collections (0) %
-5	10	N/A
-4	<1	N/A
-3	2	N/A
-2	4	N/A
-1	3	N/A
0	17	N/A
1	6	N/A

	In-Study (439) %	Collections (0) %
2	11	N/A
3	16	N/A
4	13	N/A
5	15	N/A

QX2. Suppose that you found yourself in a situation where you felt you could not make a payment on your student loan for a reason or another. To what extent would you be inclined to call the NSLSC to inquire about your options? Would you say that you would (**Read**) call the NSLSC?

	In-Study (858) %	Collections (0) %
• Certainly (**Go to next section**)	61	N/A
• Probably (**Go to next section**)	27	N/A
• Probably not	8	N/A
• Certainly not	1	N/A
• Dk/Na (**Go to next section**)	2	N/A

QX3. Why would you not be inclined to call the NSLSC? (PROBE / WRITE IN)

	In-Study (81) %	Collections (0) %
• They wouldn't do anything to help me away	42	N/A
• Does not want to use the phone (too long)	31	N/A
• Uses another way to pay back (personal loan)	21	N/A
• I did not think that it could help me	21	N/A
• Other (SPECIFY)	4	N/A
• Dk/Na	9	N/A

SECTION D In-grace and Repayment – Supplementary Questions

ASK SECTION D IF IN REPAYMENT / GRACE ('YES' AT Q1d, Q1e, Q1f or Q1g Status=Grace). OTHERWISE SKIP TO NEXT SECTION

Q14 Did you obtain a loan repayment agreement with a consolidation from the National Student Loan Service Centre? (READ DESCRIPTION IF NECESSARY)

	In-Study (619) %	Collections (400) %
• Yes	63	28
• No	32	69
• Dk/Na	5	3

Q15 Were your repayment options clear to you when came the time to consolidate your student loans?

	In-Study (619) %	Collections (400) %
◦ Yes	72	55
◦ No	20	39
◦ Dk/Na	9	6

If No or DK in Q14, SKIP to Q18

Q16 **Did you sign and return your loan consolidation agreement to the National Student Loan Service Centre?

	In-Study (369) %	Collections (116) %
◦ Yes (**Skip to Q18**)	78	71
◦ No	16	22
◦ Not sure (**Skip to Q18**)	6	7

Q17 **Why have you not signed and returned the loan consolidation agreement? (DO NOT READ / ACCEPT MULTIPLE RESPONSES / PROBE FOR DETAILS)

	In-Study (58) %	Collections (27) %
1. Did not know about consolidation process/how to consolidate loans	7	44
2. Did not receive consolidation form	6	26
3. Did not feel I needed this	11	7
4. Did not feel ready to commit to a payment approach	8	29
◦ Other	71	19
◦ Dk/Na	8	20

IF COLLECTIONS, GO TO Q19

Q18 Did you experience difficulties in repaying your student loan in the last six months?

	In-Study (619) %	Collections (400) %
◦ Yes	36	N/A
◦ No	58	N/A
◦ Dk/Na	5	N/A

Q19 Were you contacted by phone by the National Student Loans Service Centre or Tricura about whether or not you felt you may run into difficulty repaying your government student loans?

	In-Study (619) %	Collections (400) %
• Yes	26	35
• No	71	64
• Dk/Na	3	1

Q20 Were you contacted by mail by the National Student Loans Service Centre about options available to you should you run into trouble repaying your government student loans?

	In-Study (619) %	Collections (400) %
• Yes	46	39
• No	50	58
• Dk/Na	4	3

IF Q1.g IS YES, GO TO Q24

Q21 Based on your knowledge, does the National Student Loan Service Centre offer options in the event that you cannot make scheduled loan payments?

	In-Study (372) %	Collections (339) %
• Yes	62	47
• No (**Skip to Q24**)	22	46
• Dk/Na (**Skip to Q24**)	16	7

Q22 **(REPAYMENT / GRACE):** If you run into difficulty repaying your student loan, what assistance does the program offer? (DO NOT READ / PROBE / ACCEPT ALL THAT APPLY)

(COLLECTIONS): What assistance does the program offer? (DO NOT READ / PROBE / ACCEPT ALL THAT APPLY)

	In-Study (228) %	Collections (155) %
1. Relief from paying the interest portion of the loan for a few months	10	5
2. Relief from paying the Principle for a few months	16	11
3. Interest Relief	32	32
4. Lowering the payment amount while extending the duration of payment (Revision of Terms)	18	21
• Other	18	18
• Don't know of any assistance available	36	35

Q23 Where would you go to obtain or confirm information about available assistance? (DO NOT READ / ACCEPT MULTIPLE RESPONSES / PROBE FOR DETAILS / IF WEBSITE MENTIONED, PROBE)

	In-Study (228) %	Collections (155) %
1. CanLearn or National Student Loan Service Centre websites	24	15
2. <**Province's**> website	9	1
3. Website – cannot specify	18	14
4. Consolidation letter	3	2
5. Friends	1	1
6. Student Financial Aid Offices	12	4
7. National Student Loan Service Centre's call centre	37	31
8. Toll free number 1-800	17	18
9. At the bank	6	2
• Other	4	9
• Dk/Na	7	23

Q24 Right now, to what extent do you clearly understand the following information about your government student loan? Please tell me whether the information is entirely clear, mostly clear, not very clear or not at all clear to you. Let's start with... (READ AND ROTATE)

	In-Study (619) %	Collections (400) %
1. The total loan amount that you currently owe		
• Entirely clear	47	53
• Mostly clear	32	24
• Not very clear	14	14
• Not at all clear	6	8
• Dk/Na	1	1
2. The current interest rate that you are paying		
• Entirely clear	30	22
• Mostly clear	31	26
• Not very clear	20	24
• Not at all clear	16	26
• Dk/Na	3	2
3. Approximately how many years it will take you to finish paying off your government student loan		
• Entirely clear	26	26
• Mostly clear	31	27
• Not very clear	23	23
• Not at all clear	17	22
• Dk/Na	3	1
4. **What options you have in the event that you cannot make the scheduled payments		
• Entirely clear	18	14
• Mostly clear	37	22
• Not very clear	29	34
• Not at all clear	14	29
• Dk/Na	1	1

Q25 Based on your knowledge or impression, which of the following two statements is true?

	In-Study (619) %	Collections (400) %
• During the Grace period no interest accrues on my loan – or	53	53
• During the Grace period, interest accrues on my loan	36	33
• Dk/Na	11	13

ONLY ASK Q26 IF PART-TIME STUDENT (FROM DATABASE). OTHERWISE SKIP TO NEXT SECTION.

Q26 **Based on your knowledge or impression and thinking about your part-time loan only, which of the two statements is true?

	In-Study (6) %	Collections (0) %
• Interest payments are required on the part time loan while you are still in school, or	68	N/A
• Payment on the part time loan is required only after you finish studying	32	
• Dk/Na	0	

SECTION E Collections

ASK SECTION E ONLY IF COLLECTIONS SAMPLE AND "YES" AT Q.2g (REPAYMENT/GRACE VERSION). OTHERWISE SKIP TO NEXT SECTION.

*You mentioned that you've been in contact with National Collection Services or Revenue Canada regarding repayment of your <**Fed. or Prov.**>Student Loan in the last six months. I'd now like to ask you some questions about your experience with that organization.*

*Please focus only on your dealings with respect to your <**Fed. or Prov.**> Student Loan, not related to any other loans or outstanding debts you might have. As well, please focus on your dealings with the National Collections Services/ Revenue Canada, not on contact with any other organizations, such as a bank or private collection agency.*

Q27 Approximately how often did you have contact with the National Collections Service during the last six months? Please include all types of contact, whether by phone, fax, email or regular mail. (RECORD NUMBER OF CONTACTS / DO NOT ACCEPT RANGE)

	In-Study (0) %	Collections (400) %
◦ 0 **(IF '0', SKIP TO NEXT SECTION)**	N/A	6
◦ Once		15
◦ Twice		19
◦ 3 times		11
◦ 4 times and more		48
◦ Dk/Na		2

Q28 What was the nature of your contact with the National Collections Service? Was it by...? (READ LIST / ACCEPT ALL RESPONSES)

	In-Study (0) %	Collections (380) %
1. Phone	N/A	81
2. Fax		3
3. Email		2
4. Letter or regular mail		60
5. Or in some other way? IF SO, **SPECIFY**		<1
◦ Dk/Na		<1

IF CODE 4 AT Q28, ASK Q29. OTHERWISE, SKIP TO Q30

Q29 You mentioned regular mail. Was the information you received by mail from the National Collections Services clear and understandable?

	In-Study (0) %	Collections (217) %
◦ Yes	N/A	80
◦ No	N/A	18
◦ Dk/Na	N/A	2

Q30 Thinking about your dealings in the past six months with the National Collections Services, I'd like you to tell me how satisfied you were with each of the following aspects of service. Please use a 5-point scale, where 1 is very dissatisfied, and 5 is very satisfied. If something does not apply to you, please just say so. How about...? (ROTATE LIST / REPEAT INSTRUCTIONS IF NECESSARY. RECORD SEPARATELY "DOES NOT APPLY" AND "DON'T KNOW") How satisfied were you with this aspect of service?

		In-Study (0) %	Collections (380) %
a.	**The amount of time you had to wait to speak with a customer service representative**		
	1. Very dissatisfied		12
	2. ...		10
	3. ...		23
	4. ...	N/A	21
	5. Very satisfied		24
	• Does not apply		9
	• Dk/Na		<1
b.	**The competence of the staff**		
	1. Very dissatisfied		12
	2. ...		10
	3. ...		20
	4. ...	N/A	25
	5. Very satisfied		28
	• Does not apply		5
	• Dk/Na		<1
c.	**The courteousness of the staff**		
	1. Very dissatisfied		17
	2. ...		10
	3. ...		15
	4. ...	N/A	20
	5. Very satisfied		35
	• Does not apply		3
	• Dk/Na		<1
d.	**The extent to which you felt fairly treated under the circumstances** (*this means fairness regarding the service received, not related to the rules of the program*)		
	1. Very dissatisfied		21
	2. ...		11
	3. ...		19
	4. ...	N/A	20
	5. Very satisfied		27
	• Does not apply		3
	• Dk/Na		0
e.	**The extent to which you were informed about what you need to do**		
	1. Very dissatisfied		21
	2. ...		10
	3. ...		22
	4. ...	N/A	22
	5. Very satisfied		23
	• Does not apply		2
	• Dk/Na		<1

		In-Study (0) %	Collections (380) %
f.	**Your ease of contacting someone**		
	1. Very dissatisfied		19
	2. ...		13
	3. ...		19
	4. ...	N/A	25
	5. Very satisfied		22
	• Does not apply		3
	• Dk/Na		0
g.	**Your access to service in the official language of your choice, either English or French**		
	1. Very dissatisfied		3
	2. ...		1
	3. ...		5
	4. ...	N/A	13
	5. Very satisfied		76
	• Does not apply		2
	• Dk/Na		1

Q31 I'm now going to read you some statements that might apply to the service you received from the National Collections Services during the last six months. I'd like to know how much you agree or disagree with each one. Please use a 5-point scale, where 1 means you strongly disagree, and 5 means strongly agree. If something does not apply to you, please just say so. How about...? (ROTATE LIST / REPEAT INSTRUCTIONS IF NECESSARY / RECORD SEPARATELY "DOES NOT APPLY" AND "DON'T KNOW")

		In-Study (0) %	Collections (380) %
a.	**The service representative was responsive to your needs**		
	1. Strongly disagree		17
	2. ...		10
	3. ...		21
	4. ...	N/A	20
	5. Strongly agree		27
	• Does not apply		4
	• Dk/Na		<1
b.	**The service representative was able to respond to your inquiry on the initial contact**		
	1. Strongly disagree		11
	2. ...		9
	3. ...		21
	4. ...	N/A	25
	5. Strongly agree		26
	• Does not apply		7
	• Dk/Na		1

		In-Study (0) %	Collections (380) %
c.	**The service representative followed through with commitments or promises**		
	1. Strongly disagree		11
	2. ...		11
	3. ...		17
	4. ...	N/A	14
	5. Strongly agree		30
	• Does not apply		15
	• Dk/Na		1
d.	**The service representative was easy to understand**		
	1. Strongly disagree		9
	2. ...		6
	3. ...		12
	4. ...	N/A	21
	5. Strongly agree		48
	• Does not apply		3
	• Dk/Na		<1
e.	**Your questions were answered completely**		
	1. Strongly disagree		12
	2. ...		10
	3. ...		22
	4. ...	N/A	19
	5. Strongly agree		32
	• Does not apply		4
	• Dk/Na		1
f.	**Documents or other written information you received were easy to understand**		
	1. Strongly disagree		5
	2. ...		11
	3. ...		20
	4. ...	N/A	29
	5. Strongly agree		32
	• Does not apply		2
	• Dk/Na		1
g.	**The information you received was accurate**		
	1. Strongly disagree		6
	2. ...		7
	3. ...		21
	4. ...	N/A	25
	5. Strongly agree		37
	• Does not apply		3
	• Dk/Na		2
h.	**You and the service representative shared a common understanding of what would happen next, what each of you needed to do and when things were to happen**		
	1. Strongly disagree		18
	2. ...		11
	3. ...		22
	4. ...	N/A	21
	5. Strongly agree		25
	• Does not apply		3
	• Dk/Na		<1

Q32 Overall, how satisfied were you with the quality of service you received from the National Collections Services? Please use the same 5-point scale, where 1 is very dissatisfied, and 5 is very satisfied.

		In-Study (0) %	Collections (380) %
1.	Very dissatisfied	N/A	22
2.	...	N/A	12
3.	...	N/A	24
4.	... (**Skip to 34**)	N/A	22
5.	Very satisfied (**Skip to Q34**)	N/A	20
•	Dk/Na (**Skip to Q34**)	N/A	<1

Q33 You indicated that you are dissatisfied with the service you received. Can you tell me why?

Q34 **IF CODES 1-3 AT Q32, ASK:** Why are you not more satisfied with the quality of service you received from the National Collections Services? (DO NOT READ / CODE ALL THAT APPLY)

		In-Study (0) %	Collections (213) %
1.	It took too long to receive the information I needed	N/A	6
2.	I got bounced around from one person to another	N/A	11
3.	I had to contact them more than once to get what I needed	N/A	10
4.	It was hard to get through to staff/telephone lines were busy	N/A	11
5.	I was given incorrect information	N/A	14
6.	I received conflicting information from different people/sources	N/A	16
7.	Payment issues	N/A	23
8.	Lost information	N/A	9
9.	Rude employees	N/A	36
10.	Lack follow up	N/A	15
11.	Lack of pertinent information / clarity	N/A	34
12.	Lack of comprehension / listening	N/A	31
13.	System not very accommodating / not very flexible	N/A	36
•	Other	N/A	2
•	Dk/Na	N/A	3

SECTION F CSLP Applicants

ASK SECTION F ONLY OF CSLP APPLICANTS ('YES' AT Q1a). OTHERWISE SKIP TO NEXT SECTION.

Now, I'd like you to focus on your experience with the student loan application process.

Q35 Did you download a <**Fed. or Prov.**> Student Loan application form off the Web?

	In-Study (433) %	Collections (13) %
• Yes	71	69
• No (**Skip to Q37**)	28	31
• Dk/Na (**Skip to Q37**)	1	0

Q36 Did you submit the application form...? (READ)

	In-Study (269) %	Collections (8) %
• On-line	77	72
• By mail	20	23
• Dk/Na	3	5

Q37 **For each of the following statements, please tell me how much you agree or disagree with each one, using a 5-point scale, where 1 means you strongly disagree, and 5 means strongly agree. If something does not apply to you, please just say so. (READ / DO NOT ROTATE) How about...?

		In-Study (433) %	Collections (13) %
a.	**It was very easy to find information about applying for a government-funded student loan**		
	1. Strongly disagree	1	5
	2. ...	5	10
	3. ...	13	3
	4. ...	30	21
	5. Strongly agree	51	61
	• Does not apply	<1	0
	• Dk/Na	0	0
b.	**My personal experience with all the forms was that they were very easy to complete**		
	1. Strongly disagree	1	5
	2. ...	10	8
	3. ...	22	0
	4. ...	37	29
	5. Strongly agree	29	58
	• Does not apply	1	0
	• Dk/Na	0	0

ASK Q38-Q39 ONLY TO APPLICANTS WHO ALSO RECEIVED A CANADA STUDENT LOAN ('YES' AT BOTH Q1a AND Q1b). OTHERWISE SKIP TO NEXT SECTION.

Q38 On a scale of 1 to 5 where 1 means "very dissatisfied" and 5 means "very satisfied", how satisfied were you with the length of time between when you submitted your original <**Fed. or Prov.**> student loan application and when you were notified about the results of your application? (INTERVIEWER NOTE: AGAIN EXCLUDE ANY APPEAL PROCESS.)

		In-Study (393) %	Collections (5) %
1.	Very dissatisfied	4	14
2.	...	7	0
3.	Neutral	20	0
4.	...	36	17
5.	Very satisfied	32	68
•	Dk/Na	<1	0

Q39 Did you get your <**Fed. or Prov.**> loan payment in time to pay your tuition fees without penalty?

		In-Study (393) %	Collections (5) %
•	Yes	70	77
•	No	27	23
•	Dk/Na	3	0

SECTION G Overall CSLP Assessments

ASK EVERYONE:

Q40 Thinking of everything we've talked about, overall, how satisfied were you with the quality of service you received regarding your <**Fed. or Prov.**> Student Loan in the past six months? Please use the same 5-point scale, where 1 is very dissatisfied, and 5 is very satisfied.

		In-Study (1010) %	Collections (400) %
1.	Very dissatisfied	4	16
2.	...	5	16
3.	...	20	22
4.	...	36	24
5.	Very satisfied	35	19
•	Dk/Na	<1	3

Q41 During the past two years, has the quality of service you've received with respect to your <**Fed. or Prov.**> Student Loan improved, worsened, or stayed pretty much the same? (ACCEPT "DOES NOT APPLY")

		In-Study (1010) %	Collections (400) %
1.	Improved	13	16
2.	Worsened	5	15
3.	Stayed pretty much the same	60	66
•	Does not apply	20	1
•	Dk/Na	2	2

SECTION H Financing PSE

ASK SECTION H TO ALL RESPONDENTS.

Now I'd like to talk to you about the financing of your post-secondary education.

Q42 **IF IN-STUDY STUDENT ("YES" AT Q1a-c) ASK:** Did you receive a Canada Study Grant for your current year of study?

IF IN REPAYMENT/COLLECTION ("YES" AT Q1d-g) ASK: Did you ever receive a Canada Study Grant?

		In-Study (1010) %	Collections (400) %
•	Yes	25	25
•	No (**Skip to Q46**)	69	67
•	Dk/Na (**Skip to Q46**)	6	8

Q43 What grant or Grants did you receive? (DO NOT READ / CHECK ALL MENTIONS)

		In-Study (236) %	Collections (84) %
1.	Grant	18	25
2.	Canada Study Grant for the Accommodation of Students with Permanent Disabilities	4	2
3.	Canada Study Grant for Students with Dependents	8	7
4.	Canada Study Grant for Females Pursuing Doctoral Studies	0	0
5.	Canada Study Grant for High-need Part-time Students	<1	<1
6.	Canada Access Grant for Students with Permanent Disabilities	1	0
7.	Canada Access Grant for Students from Low-Income Families	16	10
8.	Other	26	33
•	Dk/Na	31	26

Q44 **IF STUDENT ("YES" AT Q1a-c) ASK:** If you had not received a Canada Study Grant for your current year of study, which of the following best describes what would have happened? Would you have...? (READ)

IF IN REPAYMENT/COLLECTIONS ("YES" AT d-g) ASK: If you had not received a Canada Study Grant, which of the following best describes what would have happened? Would you have...? (READ)

	In-Study (236) %	Collections (84) %
• Studied anyway	72	43
• Delayed your studies (**Skip to Q46**)	19	25
• Not pursued any post-secondary studies at all (**Skip to Q46**)	8	27
• Dk/Na (**Skip to Q46**)	1	5

Q45 **IF IN-STUDY STUDENT ASK:** If you had not received a Canada Study Grant for your current school year, which of the following best describes what would have happened? Would you have...? (READ IN ROTATE)

IF IN REPAYMENT/GRACE OR COLLECTION ASK: If you had not received a Canada Study Grant, which of the following best describes what would have happened? (READ IN ROTATION)

(IF HAD NOT RECEIVED A GOVERNMENT FUNDED STUDENT LOAN)	In-Study (159) %	Collections (42) %
1. Reduced your course load but studied full-time		
• Yes	37	30
• No	61	68
• Can't say	2	2
2. Become a part-time instead of a full-time student		
• Yes	22	22
• No	76	75
• Can't say	3	3
3. Studied at different institution		
• Yes	21	13
• No	77	85
• Can't say	2	2
4. Studied in a different program		
• Yes	12	3
• No	87	94
• Can't say	1	3
5. Worked for pay		
• Yes	68	53
• No	29	36
• Can't say	3	11
6. Borrowed money from a bank		
• Yes	41	42
• No	54	56
• Can't say	5	2

(IF HAD NOT RECEIVED A GOVERNMENT FUNDED STUDENT LOAN)		In-Study (159) %	Collections (42) %
7.	**Used a line of credit**		
	• Yes	37	22
	• No	58	78
	• Can't say	5	0
8.	**Used credit cards**		
	• Yes	28	31
	• No	70	66
	• Can't say	2	3
9.	**Got money from parents / guardians or friends**		
	• Yes	53	36
	• No	47	60
	• Can't say	0	4
10.	**Would have studies closer to home**		
	• Yes	36	6
	• No	60	79
	• Can't say	4	16

Q46 **IF IN-STUDY STUDENT ("YES" AT Q1a-c) ASK:** If you had not received a **<Fed. or Prov.>** Student Loan for your current year of study, which of the following best describes what would have happened? Would you have...? **(Read)**

IF IN REPAYMENT /GRACE OR COLLECTION ("YES" AT d-g) ASK: If you had not received a **<Fed. or Prov.>** Student Loan, which of the following best describes what would have happened? Would you have...? (READ)

	In-Study (1010) %	Collections (400) %
• Studied anyway	35	16
• Delayed your studies (**Skip to Q48**)	39	33
• Not pursued any post-secondary studies at all (**Skip to Q48**)	24	50
• Dk/Na (**Skip to Q48**)	2	2

Q47 **IF IN-STUDY STUDENT ("YES" AT Q1a-c) ASK:** If you had not received a **<Fed. or Prov.>** Student Loan for your current year of study, would you have...? (READ AND ROTATE)

IF IN REPAYMENT/GRACE OR COLLECTION ("YES" AT d-g) ASK: If you had not received a **<Fed. or Prov.>** Student Loan, would you have...? (READ AND ROTATE)

(IF HAD NOT RECEIVED A GOVERNMENT FUNDED STUDENT LOAN)		In-Study (317) %	Collections (72) %
1.	**Reduced your course load but studied full-time**		
	• Yes	39	29
	• No	59	67
	• Can't say	2	3

	(IF HAD NOT RECEIVED A GOVERNMENT FUNDED STUDENT LOAN)	In-Study (317) %	Collections (72) %
2.	**Become a part-time instead of a full-time student**		
	• Yes	27	39
	• No	72	59
	• Can't say	1	2
3.	**Studied at different institution**		
	• Yes	18	27
	• No	80	73
	• Can't say	2	0
4.	**Studied in a different program**		
	• Yes	10	19
	• No	89	77
	• Can't say	1	4
5.	**Worked for pay**		
	• Yes	83	83
	• No	17	17
	• Can't say	<1	0
6.	**Borrowed money from a bank**		
	• Yes	56	65
	• No	42	35
	• Can't say	2	0
7.	**Used a line of credit**		
	• Yes	57	61
	• No	42	38
	• Can't say	1	1
8.	**Used credit cards**		
	• Yes	41	39
	• No	57	60
	• Can't say	2	2
9.	**Got money from parents / guardians or friends**		
	• Yes	70	58
	• No	29	40
	• Can't say	2	2
10.	**Would have studies closer to home**		
	• Yes	42	23
	• No	54	70
	• Can't say	4	7

ASK Q48-Q50 OF CURRENT STUDENTS ONLY ("YES" AT Q1a-C). OTHERWISE, SKIP TO Q51

Q48 Over the course of your current year of study, to what extent have you relied on each of the following sources for financing your studies? Please use a number between 1 and 5, where 1 means you rely on the funding source to a minimal extent and 5 means you rely extensively on the funding source. If you don't use or don't have access to the funding source at all, please just say so. How about...? (READ AND ROTATE)

		In-Study (626) %	Collections (25) %
1.	**Employment or work income during the school year**		
1.	Rely on minimally	8	9
2.	...	12	27
3.	...	14	3
4.	...	9	18
5.	Rely on extensively	16	25
•	Do not use / do not have access to	40	16
•	Dk/Na	1	3
2.	**Personal savings**		
1.	Rely on minimally	14	15
2.	...	14	10
3.	...	17	14
4.	...	11	5
5.	Rely on extensively	12	2
•	Do not use / do not have access to	32	51
•	Dk/Na	1	3
3.	**Money from parents, guardians or other relatives**		
1.	Rely on minimally	19	25
2.	...	11	13
3.	...	12	3
4.	...	10	10
5.	Rely on extensively	11	12
•	Do not use / do not have access to	36	34
•	Dk/Na	1	3
4.	**Money from your spouse**		
1.	Rely on minimally	7	28
2.	...	2	3
3.	...	3	19
4.	...	1	2
5.	Rely on extensively	2	0
•	Do not use / do not have access to	84	46
•	Dk/Na	1	3
5.	**Money from friends other than parents, relatives or your spouse**		
1.	Rely on minimally	13	30
2.	...	3	6
3.	...	2	0
4.	...	1	0
5.	Rely on extensively	<1	7
•	Do not use / do not have access to	80	54
•	Dk/Na	1	3

		In-Study (626) %	Collections (25) %
6.	**Government funded student loans**		
1.	Rely on minimally	1	8
2.	...	4	5
3.	...	11	8
4.	...	23	3
5.	Rely on extensively	52	58
•	Do not use / do not have access to	8	15
•	Dk/Na	1	3
7.	**Government funded study grants**		
1.	Rely on minimally	5	12
2.	...	4	8
3.	...	8	0
4.	...	9	0
5.	Rely on extensively	18	18
•	Do not use / do not have access to	55	59
•	Dk/Na	1	3
8.	**Scholarship or bursaries**		
1.	Rely on minimally	10	12
2.	...	9	8
3.	...	10	5
4.	...	11	5
5.	Rely on extensively	17	23
•	Do not use / do not have access to	41	44
•	Dk/Na	2	3
9.	**Personal loan from a bank or credit union**		
1.	Rely on minimally	12	13
2.	...	4	8
3.	...	5	10
4.	...	3	3
5.	Rely on extensively	4	14
•	Do not use / do not have access to	71	52
•	Dk/Na	1	0
10.	**R.E.S.P.**		
1.	Rely on minimally	8	20
2.	...	2	8
3.	...	3	0
4.	...	2	0
5.	Rely on extensively	2	0
•	Do not use / do not have access to	82	67
•	Dk/Na	2	5
11.	**Trust fund established by your parents, guardians or other relatives**		
1.	Rely on minimally	8	22
2.	...	3	3
3.	...	5	3
4.	...	3	3
5.	Rely on extensively	4	0
•	Do not use / do not have access to	75	66
•	Dk/Na	1	3

		In-Study (626) %	Collections (25) %
12.	**CESGs (Canada Education Savings Grant)**		
1.	Rely on minimally	7	15
2.	...	2	0
3.	...	4	3
4.	...	3	0
5.	Rely on extensively	2	10
•	Do not use / do not have access to	79	69
•	Dk/Na	3	3
13.	**Social or income assistance (welfare)**		
1.	Rely on minimally	7	10
2.	...	2	0
3.	...	5	6
4.	...	1	5
5.	Rely on extensively	1	15
•	Do not use / do not have access to	83	61
•	Dk/Na	1	3
14.	**Employment insurance (EI)**		
1.	Rely on minimally	8	5
2.	...	1	5
3.	...	2	9
4.	...	1	5
5.	Rely on extensively	2	24
•	Do not use / do not have access to	84	49
•	Dk/Na	1	3
15.	**Line of credit from your bank or credit union**		
1.	Rely on minimally	8	17
2.	...	4	22
3.	...	6	13
4.	...	5	6
5.	Rely on extensively	6	12
•	Do not use / do not have access to	69	28
•	Dk/Na	1	3
16.	**Credit cards**		
1.	Rely on minimally	15	27
2.	...	10	3
3.	...	10	5
4.	...	6	8
5.	Rely on extensively	5	0
•	Do not use / do not have access to	53	54
•	Dk/Na	1	3
17.	**Employer**		
1.	Rely on minimally	6	17
2.	...	4	21
3.	...	6	0
4.	...	3	12
5.	Rely on extensively	8	18
•	Do not use / do not have access to	71	30
•	Dk/Na	1	3

Q49 Over the course of your current year of study, what will be your main source of funding for your studies? (DO NOT READ. RECORD ONE ANSWER ONLY)

		In-Study (626) %	Collections (25) %
1.	Employment or work income during the school year	16	22
2.	Personal savings	6	0
3.	Money from parents, guardians or other relatives	4	2
4.	Money from your spouse	1	0
5.	Money from friends other than parents, relatives or your spouse	1	0
6.	Government funded student loans	62	43
7.	Government funded study grants	1	0
8.	Scholarship or bursaries	1	0
9.	Personal loan from a bank or credit union	<1	0
10.	R.E.S.P.	<1	0
11.	Trust fund established by your parents, guardians or other relatives	0	0
12.	CESG (Canada Education Savings Grant)	<1	0
13.	Social or income assistance (welfare)	<1	0
14.	Employment insurance (EI)	<1	10
15.	Line of credit from your bank or credit union	2	2
16.	Credit cards	<1	0
17.	Employer	1	0
•	Dk/Na	4	21

Q50 When did you first become aware of the availability of loans and grants to assist people to attend post secondary studies? (READ / ACCEPT ONE ANSWER)

		In-Study (626) %	Collections (25) %
1.	Before High School	12	5
2.	In High School	58	50
3.	When applying to attend PSE	18	24
4.	Once enrolled in PSE	9	21
•	No response / don't know	2	0

Q51 In the past 12 months, did you search for any printed, electronic or verbal information about student financial assistance?

		In-Study (1010) %	Collections (400) %
•	Yes	47	25
•	No (**Skip to Q61**)	52	75
•	Dk/Na (**Skip to Q61**)	1	0

Q52 Last time you looked for information about student financial assistance, where did you look? What sources of information did you use, visit or contact? (DO NOT READ / RECORD ALL MENTIONS)

		In-Study (444) %	Collections (93) %
1.	Government of Canada website	9	15
2.	CanLearn or National Students Loans Service Centre website	34	29
3.	<**Province's**> website	35	14
4.	Internet / Web (unspecified)	34	42
5.	Canada Student Loan Program Publications	1	2
6.	Provincial publications	<1	0
7.	National Student Loan Service Centre Call Centre	6	12
8.	Post-secondary institutions publications or websites	15	7
9.	High school teachers and counsellors	1	0
10.	Banks / credit union / financial institution	4	10
11.	Parents / Guardians / word of mouth	5	1
12.	Post-secondary education newsletters	0	4
13.	Financial assistance office at college / university	13	14
14.	Other	5	16
•	Dk/Na	2	1

IF CANLEARN / NSLSC WEBSITES NOT MENTIONED AT Q52, ASK Q53. THEN SKIP TO Q58. ELSE GO TO Q54.

Q53 Why have you not accessed the CanLearn or National Students Loans Service Centre Websites? (DO NOT READ / PROBE / SEVERAL ANSWERS POSSIBLE)

		In-Study (279) %	Collections (66) %
1.	Not aware of website	54	49
2.	No computer	1	2
3.	Internet not available/no access	1	8
4.	Don't know how to use it	1	1
5.	No need to use it	16	17
6.	Information unclear enough	2	2
7.	Web site not friendly user	3	2
8.	Prefer to talk to someone to have information	3	5
9.	I used the provincial Website	2	1
10.	Too busy, didn't think about it	4	2
11.	Not sure if visited or not	2	1
12.	Other	1	0
•	No response / don't know	9	16
•	Not applicable	7	1

Q54 Using the scale of 1 to 5 *(where 1 means "very dissatisfied" and 5 means "very satisfied")*, how satisfied were you with the information provided on the CanLearn or National Students Loans Service Centre Websites?

		In-Study (165) %	Collections (27) %
1.	Very dissatisfied	3	2
2.	...	6	6
3.	Neutral	28	53
4.	...	37	15
5.	Very satisfied	26	20
•	Dk/Na	<1	4

IF ANSWER IS "1" OR "2", ASK Q55; OTHERWISE GO TO Q56.

Q55 Why were you dissatisfied with the kind of information provided on the CanLearn or National Students Loans Service Centre Websites? (DO NOT READ / PROBE / SEVERAL ANSWERS POSSIBLE)

		In-Study (18) %	Collections (3) %
1.	Not enough information	25	0
2.	Did not find the answers I needed	50	72
3.	Information found was not clear / confusing	70	45
4.	System down	8	28
5.	Other	12	0
•	No response / don't know	0	0
•	Not applicable	0	0

Q56 Overall, how difficult or easy was it for you to find or get the information you were looking for on the Web site? Would you say it was...? (READ)

		In-Study (165) %	Collections (27) %
•	Very easy	26	20
•	Somewhat easy	49	20
•	Somewhat difficult	17	46
•	Very difficult	7	10
•	Dk/Na	<1	4

Q57 Overall, would you say you were able to find what you needed when you visited the CanLearn or National Student Loans Service Centre website? Would you say...? (READ)

	In-Study (165) %	Collections (27) %
• All what you needed	21	4
• Most of what you needed	51	35
• Some of what you needed	26	53
• Nothing that you needed	2	8
• Dk/Na	<1	0

Q58 Overall, what source of information about student financial assistance did you find most helpful? (DO NOT READ / RECORD ONE MENTION ONLY)

	In-Study (444) %	Collections (93) %
1. Government of Canada website	2	6
2. CanLearn or National Students Loans Service Centre website	13	15
3. <**Province's**> website	21	2
4. Internet / Web (unspecified)	9	15
5. Canada Student Loan Program Publications	1	5
6. Provincial publications	<1	0
7. National Student Loan Service Centre Call Centre	10	5
8. Post-secondary institutions publications or websites	6	2
9. High school teachers and counsellors	4	0
10. Banks / credit union / financial institution	<1	1
11. Parents / Guardians / word of mouth	3	2
12. Post-secondary education newsletters	<1	4
13. Other	14	18
• Dk/Na (**Skip to Q60**)	18	24

Q59 What source of information was the second most helpful? (DO NOT READ / RECORD ONE MENTION ONLY)

	In-Study (362) %	Collections (68) %
1. Government of Canada website	2	3
2. CanLearn or National Students Loans Service Centre website	8	2
3. <**Province's**> website	12	8
4. Internet / Web (unspecified)	9	4
5. Canada Student Loan Program Publications	<1	0
6. Provincial publications	<1	5
7. National Student Loan Service Centre Call Centre	4	14
8. Post-secondary institutions publications or websites	4	0
9. High school teachers and counsellors	2	0
10. Banks / credit union / financial institution	1	7

	In-Study (362) %	Collections (68) %
11. Parents / Guardians / word of mouth	7	2
12. Post-secondary education newsletters	<1	0
13. Other	11	11
• Dk/Na (**Skip to Q60**)	37	44

Q60 **Overall, how useful was the information you found in helping you make choices regarding the financing of your post-secondary studies? Would you say it was...?

	In-Study (444) %	Collections (93) %
• Very useful	48	23
• Somewhat useful	42	42
• Not very useful	7	13
• Not at all useful	2	18
• Dk/Na	<1	4

Q61 **To what extent do you understand how the government determines whether or not you get a student loan and how much money you get? Would you say you understand it...?

	In-Study (1010) %	Collections (400) %
• Very well	20	17
• Somewhat well	48	42
• Not very well	21	27
• Not at all well	11	14
• Dk/Na	<1	1

ASK ALL RESPONDENTS

Q62 Are you aware that you can check the status of your loan account at CanLearn.ca?

	In-Study (1010) %	Collections (400) %
• Yes	52	37
• No	47	63
• Dk/Na	1	<1

Q63 **If it was available, which of the following secure Internet interactive services would you use regarding your student loan (if yes, specify certainly or probably)?

		In-Study (1010) %	Collections (400) %
1.	**Check the status of your account**		
	• Yes certainly	61	56
	• Yes probably	32	29
	• No	7	14
	• Dk/Na	<1	1
2.	**Check your outstanding balance**		
	• Yes certainly	65	62
	• Yes probably	28	24
	• No	7	14
	• Dk/Na	<1	1
3.	**Review your payment history**		
	• Yes certainly	59	59
	• Yes probably	31	22
	• No	9	19
	• Dk/Na	1	1
4.	**Change your address**		
	• Yes certainly	62	61
	• Yes probably	22	18
	• No	16	21
	• Dk/Na	<1	1
5.	**Apply for Interest Relief**		
	• Yes certainly	55	57
	• Yes probably	25	18
	• No	19	23
	• Dk/Na	2	2
6.	**Make a one time loan payment**		
	• Yes certainly	44	42
	• Yes probably	28	19
	• No	26	37
	• Dk/Na	1	2
7.	**Chat on-line with an NSLSC officer**		
	• Yes certainly	23	31
	• Yes probably	24	21
	• No	52	46
	• Dk/Na	1	2
8.	**Request revision of terms of repayment**		
	• Yes certainly	36	45
	• Yes probably	33	23
	• No	30	29
	• Dk/Na	1	3

SECTION I Demographics

ASK EVERYONE

I have a few last questions for statistical purposes only.

Q64 What is the highest level of education that you have completed? (READ LIST IF NECESSARY)

	In-Study (1010) %	Collections (400) %
1. Public/elementary school	0	0
2. Some high school	<1	3
3. Graduated high school	15	11
4. Some vocational/technical/college/CEGEP	18	16
5. Graduated vocational/technical/college/CEGEP	19	36
6. Some university	23	11
7. Graduated university	18	20
8. Post-graduate or professional degree	6	3
VOLUNTEERED • Refused	<1	0

Q65 Which of the following best describes your current employment and study status? (READ / DO NOT ROTATE / ACCEPT ONE RESPONSE)

	In-Study (1010) %	Collections (400) %
1. Full time study and not employed	28	2
2. Full time study and employed less than 20 hours	18	2
3. Full time study and employed more than 20 hours	5	3
4. Part time study and not employed	2	1
5. Part time study and employed less than 20 hours	2	2
6. Part time study and employed more than 20 hours	3	3
7. Not in study and employed (IF NECESSARY: Either more or less than 20 hours)	33	67
8. Not in study and not employed	9	21
VOLUNTEERED • Refused	<1	<1

Q66 Do you consider yourself to be an Aboriginal person? (IF RESPONDENT ASKS FOR DEFINITION, SAY: Aboriginal refers to Status Indian, Non-status Indian, Métis, and Inuit groups)

	In-Study (1010) %	Collections (400) %
• Yes	6	9
• No	94	90
• Dk/Na	<1	<1

Q67 Last year, what was your total personal income, before taxes, approximately, excluding money given to you by your parents/guardians or others? (READ)

		In-Study (1010) %	Collections (400) %
◦ No income		7	6
◦ Less than $5,000	Could you tell me more specifically what was your personal income before taxes?	22	4
◦ $5,000 to $10,000		22	8
◦ $10,001 to $15,000		11	18
◦ $15,001 to $20,000		8	15
◦ $20,001 to $25,000		6	11
◦ More than $25,000		12	32
◦ Dk/Na		12	7

Q68 Do you currently live with a parent or guardian?

	In-Study (1010) %	Collections (400) %
◦ Yes	39	15
◦ No	61	85
◦ Refused	<1	1

ASK Q69 TO APPLICANTS WHO DID NOT GET A LOAN AND TO THOSE WHO APPLIED ON THE WEB, ELSE GO TO "Thank you"

Q69 The Canada Student Loans Program is constantly reviewing its program in order to improve it. May we contact you again in the future to obtain further feedback on the program and its effectiveness?

	In-Study (235) %	Collections (10) %
◦ Yes	90	94
◦ No (**Skip to thank you**)	10	6

Q70 **(NEW)** In order to accomplish this, may we provide only your name and phone number to HRSDC in charge of this study? This will be kept strictly confidential and used only to call you and obtain further feedback on the student loan program and its effectiveness.

	In-Study (215) %	Collections (9) %
◦ Yes	94	100
◦ No (**Skip to thank you**)	6	0

Q71 May we also provide your email address?

	In-Study (202) %	Collections (9) %
◦ Yes (**write in**)	61	81
◦ No	39	19

Q72 As we mentioned at the beginning of the survey, we would like to link some of your Canada Student Loans Program information to your survey responses. This will only be used to help in analysing the results of this survey. Again, the information you provide will be administered in accordance with the applicable privacy laws. Do we have your permission to link your survey responses to your CSLP information?

	In-Study (202) %	Collections (9) %
◦ Yes	85	100
◦ No	15	0

We would like to thank you for your participation in this survey. Should you wish to obtain information pertaining to this survey, you may submit a request pursuant to the Access to Information Act to the Department of Human Resources and Skills Development. Would you like further information on how to do this?

IF SO, CONTINUE. IF NOT: THANK AND END INTERVIEW.

For a copy of the report, please send a written request to:

Richard Boczkowski
Canada Student Loans Program
200 Montcalm Street, Tower 2, 1st Floor
Gatineau, Quebec
K1A 0J9

When requesting information, please refer to the study name Canada Student Loans Program: Client Satisfaction Survey 2007. Instructions for obtaining this information are outlined in the government publication, entitled Info Source, a copy of which is located at all Service Canada Centres. Info Source is also available at the following Web site address: http://infosource.gc.ca

RECORD BY OBSERVATION/FROM DATASET

Q73 Gender

	In-Study (1010) %	Collections (400) %
◦ Male	40	40
◦ Female	60	60

Q74 Province/region

	In-Study (1010) %	Collections (400) %
• Newfoundland / Labrador	4	5
• Prince Edward Island	1	2
• Nova Scotia	4	7
• New Brunswick	6	10
• Québec	<1	2
• Ontario	48	27
• Manitoba	4	3
• Saskatchewan	3	3
• Alberta	12	12
• British Columbia	17	29
• Yukon	0	<1
• Northwest Territories	0	0
• Nunavut	0	0

Q75 Language of interview

	In-Study (1010) %	Collections (400) %
• English	98	97
• French	2	3

VARIABLE	VARNUM
AGE	1
PROVINCE	2
CONSOLIDATION_TYPE	3
MASKED SIN	4
ADDRESS	5
FNAME	6
MNAME	7
LNAME	8
COMMUNITY_CITY	9
POSTAL_CODE	10
PHONE	11
MARITAL_STATUS	12
FULLORPART	13
SECTOR	14
EXPERIENCED	15
PAID_IN_FULL	16
STATUS	17
NUM_TIMES_CONTACTED_6MONTHS	18
DUPLICATE SINs	19
CASE_MANAGED_6MONTHS	20
CASE_MANAGED_EVER	21
COLLECTIONS_CSLP	22
COLLECTIONS_SP	23
COLLECTIONS_BOTH	24
RANDOM	25
GENDER	26

Recherche de 2007 sur la satisfaction de la clientèle du Programme canadien de prêts aux étudiants de RHDS

Projet : 642-024
Janvier 2007
Version 3 (16 janvier)

INTRODUCTION

Bonjour. Puis-je parler à _____ (INSÉREZ LE NOM DU CLIENT)

SI LA PERSONNE N'EST PAS DISPONIBLE, FIXEZ LE MOMENT POUR LA RAPPELER OU OBTENEZ LE NOUVEAU NUMÉRO OÙ LA PERSONNE PEUT ÊTRE JOINTE. AU BESOIN, EXPLIQUEZ L'OBJET DE L'APPEL :

J'appelle au nom de Créatec +, une société de recherche sur l'opinion publique. Nous effectuons un sondage auprès d'étudiants et d'anciens étudiants des niveaux collégial et universitaire, au nom du ministère des Ressources humaines et du Développement social, autrefois appelé DRHC. (NE PAS MENTIONNER LE PROGRAMME CANADIEN DE PRÊTS AUX ÉTUDIANTS. SI DEMANDÉ, CETTE ÉTUDE PORTE SUR DES SERVICES OFFERTS AUX ÉTUDIANTS).
SI LA PERSONNE EST DISPONIBLE, CONTINUER.

CONTINUER AVEC LE/LA CLIENT(E)

Bonjour, je suis _____. Je vous appelle pour le compte du ministère des Ressources humaines et du Développement social ou RHDS, soit le ministère du gouvernement fédéral responsable du programme canadien de prêts aux étudiants. Je vous appelle depuis les bureaux de Créatec +, la société de recherche sur l'opinion publique qui effectue le sondage. L'objectif de la présente étude est d'explorer divers aspects de la qualité du service offert aux gens qui ont des prêts étudiants du Canada. L'information recueillie pourrait également servir à une évaluation formelle du Programme canadien de prêts aux étudiants par le ministère. Votre nom nous a été fourni par le RHDS en tant que personne qui détient un, ou plusieurs prêts étudiants du Canada.

A. Préférez-vous que je continue en français ou en anglais? (CONTINUER DANS LA LANGUE CHOISIE)

- Anglais ..... ○
- Français ..... ○

B. Votre participation à ce sondage n'est pas obligatoire, mais elle nous serait très utile. Que vous acceptiez ou que vous refusiez de participer ne changera absolument rien à vos relations avec le gouvernement. Tous les renseignements que vous nous fournirez seront traités conformément à la *Loi sur le ministère des Ressources humaines et du Développement des compétences* et de la *Loi fédérale sur l'aide financière aux étudiants*. À des fins de qualité, cet appel pourrait être écouté. L'information que vous fournirez dans ce sondage sera traitée conformément à la loi sur la protection de la vie privée. Cette enquête a été enregistrée auprès du système national d'enregistrement des sondages (1-800-554-9996, numéro du projet : 642-024).

À la fin du sondage, nous vous demanderons la permission de lier certaines de vos informations provenant du Programme canadien de prêts aux étudiants à vos réponses de sondage. Ces informations seront utilisées seulement à des fins d'analyse pour cette recherche. Dans le rapport, les réponses seront regroupées et il ne sera pas possible d'identifier les réponses de chaque répondant individuellement.

En répondant à ce sondage, vous aiderez le Programme canadien de prêts aux étudiants à améliorer la qualité de ses services. Votre contribution fera toute la différence. Acceptez-vous de participer à ce sondage? Pouvons-nous commencer tout de suite, ou préférez-vous que je vous rappelle à un autre moment?

- Oui, tout de suite ..... ❍ **CONTINUER**
- Oui, à un autre moment ..... ❍ **PRÉCISEZ DATE/HEURE**

  Date : _____ Heure : _____
- Refuse ..... ❍ **REMERCIER ET TERMINER**

NOTES À L'INTENTION DE L'INTERVIEWEUR :

SI LE RÉPONDANT LE DEMANDE, DITES QUE LA LONGUEUR DU SONDAGE VARIE EN FONCTION DES SERVICES REÇUS DANS LE CADRE DE LEURS PRÊTS ÉTUDIANTS. LA DURÉE MOYENNE DU SONDAGE EST DE 15-20 MINUTES.

SI LE RÉPONDANT DEMANDE COMMENT NOUS AVONS EU SON NOM, DITES-LUI QUE SON NOM SE TROUVAIT SUR UNE LISTE FOURNIE PAR RHDS. CETTE LISTE CONTENAIT LES NOMS DE PERSONNES QUI ONT DES PRÊTS ÉTUDIANTS.

SI LE RÉPONDANT REMET LA VALIDITÉ DU SONDAGE EN QUESTION, VEUILLEZ LUI DEMANDER DE TÉLÉPHONER À JOCELYN DROLET DE RHDS AU NUMÉRO : (819) 994-2670 OU FAITES EN SORTE QUE JOCELYN RAPPELLE LE RÉPONDANT.

DANS LE CADRE DE CE SONDAGE, UN ACRONYME EST UTILISÉ POUR RESSOURCES HUMAINES ET DÉVELOPPEMENT SOCIAL CANADA (RHDS). ASSUREZ-VOUS QUE LE CLIENT COMPREND CLAIREMENT CE QUE SIGNIFIE CET ACRONYME. RÉPÉTEZ LE NOM AU COMPLET, SI NÉCESSAIRE. AU BESOIN, PRÉCISEZ QU'IL S'AGIT DU MINISTÈRE QUI S'APPELAIT AUTREFOIS DRHC (DÉVELOPPEMENT DES RESSOURCES HUMAINES CANADA).

SI LE RÉPONDANT PROVIENT D'UNE LISTE D'ÉCHANTILLONS ET QU'IL NE RECONNAÎT PAS AVOIR FAIT AFFAIRE AVEC CE FOURNISSEUR DE SERVICES (P. EX. : RESOLVE OU EDULINX, OÙ LES INDIVIDUS NE SE RAPPELLENT PAS D'AVOIR FAIT AFFAIRE AVEC LE CSNPÉ), IL NE DEVRAIT COMPLÉTER QUE LE MODULE GÉNÉRAL (PUISQU'IL DÉTIENT UN PRÊT PCPÉ). IL NE DEVRAIT PAS COMPLÉTER LE MODULE SUR LE CSNPÉ.

LES CATÉGORIES DE RÉPONSES DE L'ÉCHELLE DE SATISFACTION (TRÈS SATISFAIT... TRÈS INSATISFAIT) SONT RÉPÉTITIVES. ADAPTEZ LA FRÉQUENCE DE LA RÉPÉTITION POUR QUE LES CHOSES SOIENT CLAIRES, SANS ÊTRE FASTIDIEUSES.

SI LE RÉPONDANT A EU PLUSIEURS CONTACTS AVEC LE CNSPÉ AU COURS DES SIX DERNIERS MOIS ET QU'IL NE SAIT PAS TROP QUOI RÉPONDRE AUX QUESTIONS CONCERNANT L'ÉVALUATION DU NIVEAU DE SATISFACTION, DEMANDEZ-LUI DE FAIRE UNE ÉVALUATION GÉNÉRALE DU SERVICE QU'IL A REÇU PENDANT CETTE PÉRIODE DE TEMPS.

SECTION A Services reçus

Q1 Au cours des six derniers mois, lesquelles des activités suivantes avez-vous effectuées en lien avec votre prêt étudiant <**Féd. / Prov.**>? Avez-vous... (LIRE LA LISTE SANS ROTATION / ACCEPTER TOUTES LES RÉPONSES APPLICABLES)

	LIRE	Oui	Non	Nsp/Nrp
a.	Fait une demande pour obtenir un prêt étudiant <**Féd. / Prov.**>	❍	❍	❍
b.	Reçu un prêt étudiant <**Féd. / Prov.**> (c.-à-d. reçu un paiement)	❍	❍	❍
c.	Soumis une confirmation d'inscription afin d'obtenir une exemption d'intérêts pendant vos études	❍	❍	❍
d.	Terminé vos études, sans toutefois avoir commencé à rembourser votre prêt étudiant canadien	❍	❍	❍
e.	Fait des paiements afin de rembourser un prêt étudiant <**Féd. / Prov.**> (inclut les entretiens avec un agent de perceptions)	❍	❍	❍
f.	Fait la consolidation de vos prêts ou révisé les modalités de remboursement	❍	❍	❍
g.	Fait une demande d'exemption d'intérêts pour un prêt étudiant <**Féd. / Prov.**>	❍	❍	❍

SI « OUI » À UN OU L'AUTRE DE Q1d-g, SE QUALIFIE À TITRE DE REMBOURSEMENT / GRÂCE. SINON, SE QUALIFIE EN TANT QU'ÉTUDIANT.

ÉCHANTILLON DE RECOUVREMENT : SE QUALIFIE AUTOMATIQUEMENT À TITRE DE REMBOURSEMENT / GRÂCE (CONTINUER MÊME SI NON/NSP À TOUS LES ÉNONCÉS a-g)

NOTE À L'INTERVIEWEUR :

Avant août 2000, les étudiants recevaient leurs prêts étudiants par le biais des banques ou d'autres institutions financières. Après cette date, les étudiants ont reçu leurs prêts par le biais du Centre de service national de prêts aux étudiants. Par conséquent, il est possible que certaines personnes détiennent différents prêts et qu'elles doivent donc contacter différentes organisations pour poser des questions sur leurs prêts.

VERSION ÉTUDIANTE AUX ÉTUDES DE Q2 :

Q2 Au cours des six derniers mois, avez-vous été en contact avec l'un ou l'autre des organismes suivants par rapport à votre prêt <**Féd. / Prov.**> aux étudiants? Cela inclut tout contact que vous auriez eu par téléphone, en personne, par courriel, par télécopieur ou par courrier régulier. (LIRE LA LISTE SANS ROTATION / ACCEPTER TOUTES LES RÉPONSES APPLICABLES)

	LIRE	Oui	Non	Nsp/Nrp
a.	Le Centre de service national de prêts aux étudiants, qui s'occupe des questions concernant l'état de vos prêts, le moment où vous obtiendrez votre argent ou les conditions de remboursement	❍	❍	❍
b.	Le numéro de téléphone 1-800 O Canada qui répond aux questions générales comme « Comment puis-je faire une demande de prêt <**Féd. / Prov.**> aux étudiants? »	❍	❍	❍

	LIRE	Oui	Non	Nsp/Nrp
c.	Le Programme canadien de prêts aux étudiants du gouvernement fédéral qui fournit de l'information sur la situation personnelle des demandeurs, comme les évaluations ou les causes portées en appel	❍	❍	❍
d.	Une banque, une coopérative de crédit, une Caisse populaire ou une autre institution financière	❍	❍	❍
e.	Un bureau provincial de prêts étudiants qui répond en détails aux questions concernant le processus de demande de prêt et les formulaires	❍	❍	❍
f.	Ou une autre personne que vous avez contactée à propos d'un prêt <**Féd. / Prov.**> aux étudiants	❍	❍	❍

À PRÉSENT, LES ÉTUDIANTS PASSENT À L'INTRODUCTION QUI PRÉCÈDE Q3.

VERSION REMBOURSEMENT / GRÂCE DE Q2 :

Q2 Au cours des six derniers mois, avez-vous été en contact avec l'un ou l'autre des organismes suivants par rapport à votre prêt <**Féd. / Prov.**> aux étudiants? Cela inclut tout contact que vous auriez eu par téléphone, en personne, par courriel, par télécopieur ou par courrier régulier (LIRE LA LISTE SANS ROTATION / ACCEPTER TOUTES LES RÉPONSES APPLICABLES)

	LIRE	Oui	Non	Nsp/Nrp
a.	Le Centre de service national de prêts aux étudiants qui s'occupe des questions comme la consolidation de prêts, l'exemption d'intérêts, faire les paiements et les relevés d'impôts	❍	❍	❍
b.	Le numéro de téléphone 1-800 O Canada, qui répond aux questions générales à propos des prêts étudiants <**Féd. / Prov.**>	❍	❍	❍
c.	Le Programme canadien de prêts aux étudiants du gouvernement fédéral qui fournit de l'information sur la situation personnelle des demandeurs comme les causes portées en appel et l'interprétation des règles	❍	❍	❍
d.	Une banque, une coopérative de crédit, une Caisse populaire ou une autre institution financière	❍	❍	❍
e.	Un bureau provincial de prêts étudiants	❍	❍	❍
f.	Ou une autre personne que vous avez contactée à propos d'un prêt <**Féd. / Prov.**> aux étudiants	❍	❍	❍
g.	Les Services nationaux de recouvrement ou Revenu Canada qui s'occupent des gens concernant le remboursement de leur prêt <**Féd. / Prov.**> aux étudiants	❍	❍	❍

SI PROVIENT D'UN ÉCHANTILLON AUTRE QUE RECOUVREMENT ET OUI À Q2g. CONSIDÉRER COMME REMBOURSEMENT / GRÂCE

QUOTA DE RECOUVREMENT : SI ÉCHANTILLON DE RECOUVREMENT ET NON/NSP À Q.2g (VERSION REMBOURSEMENT / GRÂCE), REMERCIER ET TERMINER (NE PAS DEMANDER LES ÉNONCÉS A-F).

SI « OUI » À ÉTUDIANT AUX ÉTUDES Q.2a, b, c, e OU À REMBOURSEMENT / GRÂCE Q.2a, b, c, e, g - CONTINUER. SINON, REMERCIER ET TERMINER.

SI ÉCHANTILLON DE RECOUVREMENT ET OUI À Q2.g, DEMANDER SECTION C ET SECTION D.

Pour toutes les questions du sondage, veuillez vous concentrer sur les services que vous avez reçus, au cours des six derniers mois, pour votre prêt <**Féd. / Prov.**> *aux étudiants. Ceci peut inclure le processus de demande de prêt et tout autre contact que vous pourriez avoir eu avec le Centre de service national de prêts aux étudiants, le Programme canadien de prêts aux étudiants ou d'autres organismes du gouvernement du Canada. Veuillez exclure tout service que vous auriez pu recevoir par le biais d'une banque ou de toute autre institution financière ou tout service que vous auriez pu recevoir en lien avec des prêts étudiants provinciaux.*

Q3 Est-ce que vous comprenez ce qu'il y a à inclure et à exclure lorsque vous répondrez aux questions du sondage? (**NOTE À L'INTERVIEWEUR :** ASSUREZ-VOUS QUE LE RÉPONDANT COMPREND CLAIREMENT CE QU'IL Y A À INCLURE ET À EXCLURE DANS SES RÉPONSES)

- Oui..... ❍
- Non..... ❍ **VÉRIFIER/CLARIFIER LES POINTS INCERTAINS. SI LE RÉPONDANT EST TOUJOURS DANS L'INCERTITUDE, REMERCIER ET TERMINER.**

SECTION B Clients du centre de service national de prêts aux étudiants

DEMANDER LA <u>SECTION B</u> AUX CLIENTS DU CSNPÉ AUX ÉTUDES ET AUX CLIENTS EN GRÂCE / REMBOURSEMENT. DOIT AVOIR RÉPONDU « OUI » À Q2a <u>ET</u> ÊTRE IDENTIFIÉ DANS L'ÉCHANTILLON COMME AYANT EU AFFAIRE AVEC LE FOURNISSEUR DU SERVICE (CHAMP « SECTOR ») POUR RESOLVE. NOTE : CONSIDÉRER TOUS LES CLIENTS EDULINX COMME AYANT EU UN CONTACT AVEC LE FOURNISSEUR DE SERVICE.

Vous avez mentionné que vous avez été en contact avec le Centre de service national de prêts aux étudiants au cours des six derniers mois. Ce centre de service est l'endroit qui traite des questions à propos de l'état de votre prêt, du moment où vous obtiendrez votre argent et du remboursement de votre prêt. J'aimerais maintenant vous poser quelques questions à propos de votre expérience avec cette organisation.

Q4 Pour quelle raison avez-vous contacté le Centre de service national de prêts aux étudiants? Y a-t-il d'autres raisons? (NE PAS LIRE LA LISTE / ACCEPTER TOUTES LES RÉPONSES APPLICABLES)

1. Versement/réception du paiement du prêt ..... ❍
2. Paiement/facturation ..... ❍
3. Exemption d'intérêts/réduction de la dette en remboursement (à la recherche d'aide pour le remboursement) ..... ❍
4. Révision des modalités ..... ❍

5. Mise à jour du nom/de l'adresse ..... ❍
6. Question d'ordre général ..... ❍
7. Demande de formulaire/de lettre ..... ❍
8. Traitement/demande de changement ..... ❍
9. État du prêt ..... ❍
- Autre (**PRÉCISER**) _____ ❍
- Nsp/Nrp ..... ❍

Q5 En pensant aux contacts que vous avez eus, au cours des six derniers mois, avec le Centre de service national de prêts aux étudiants, j'aimerais que vous me disiez dans quelle mesure vous êtes satisfait ou non de chacun des aspects du service suivants. Veuillez utiliser une échelle en 5 points, où 1 signifie que vous êtes très insatisfait et 5 signifie que vous êtes très satisfait. Si quelque chose ne s'applique pas à vous, veuillez tout simplement me le dire. Qu'en est-il de l'aspect suivant...? (LIRE EN ROTATION / RÉPÉTER LES DIRECTIVES AU BESOIN) Dans quelle mesure êtes-vous satisfait de cet aspect du service?

LIRE EN ROTATION a. à g.	**1 .....5 Très insatisfait — Très satisfait**	**Ne s'applique pas**	**Nsp/Nrp**
a. Le temps que vous avez dû attendre pour parler avec un représentant du service à la clientèle	[ ]	❍	❍
b. La compétence du personnel	[ ]	❍	❍
c. La courtoisie du personnel	[ ]	❍	❍
d. Le fait que le service vous est fourni de manière juste et équitable (CECI SIGNIFIE QUE LA MANIÈRE DONT VOUS AVEZ ÉTÉ SERVI ÉTAIT JUSTE ET ÉQUITABLE, ET NON PAS SI LES RÈGLEMENTS DU PROGRAMME ÉTAIENT JUSTES ET ÉQUITABLES)	[ ]	❍	❍
e. Le degré d'informations que vous avez reçues sur le Centre de service national de prêts aux étudiants	[ ]	❍	❍
f. La facilité d'accès au service (CECI SIGNIFIE OBTENIR L'ACCÈS AU SERVICE À LA CLIENTÈLE. CELA NE CONCERNE PAS LES RÈGLEMENTS DU PROGRAMME)	[ ]	❍	❍
g. L'accès au service dans la langue officielle de votre choix, soit en français ou en anglais	[ ]	❍	❍

Q6 Je vais maintenant vous lire une liste d'énoncés qui peuvent s'appliquer au service que vous avez reçu, au cours des six derniers mois, de la part du Centre de service national de prêts aux étudiants. J'aimerais savoir dans quelle mesure vous êtes en accord ou en désaccord avec chacun d'eux. Veuillez utiliser une échelle en 5 points, où 1 signifie que vous êtes entièrement en désaccord, et 5 signifie que vous êtes entièrement d'accord. Si quelque chose ne s'applique pas à vous, veuillez me le mentionner. Qu'en est-il de l'énoncé suivant...? (LIRE EN ROTATION / RÉPÉTER LES DIRECTIVES AU BESOIN / ENREGISTRER SÉPARÉMENT « NE S'APPLIQUE PAS » ET « NE SAIT PAS »)

LIRE EN ROTATION	1 ..... 5 Entièrement en désaccord Entièrement d'accord	Ne s'applique pas	Nsp/Nrp
a. Le préposé du service était réceptif à vos besoins	[ ]	❍	❍
b. Le préposé du service a été en mesure de répondre à votre demande au premier contact	[ ]	❍	❍
c. Le préposé du service a respecté ses engagements ou ses promesses	[ ]	❍	❍
d. Le préposé du service était facile à comprendre	[ ]	❍	❍
e. Vous avez reçu des réponses complètes à vos questions	[ ]	❍	❍
f. Les documents ou les autres informations écrites que vous avez reçus étaient faciles à comprendre	[ ]	❍	❍
g. L'information que vous avez reçue était précise	[ ]	❍	❍
h. Vous et le préposé du service aviez la même compréhension de quelles étaient les prochaines étapes, ce que vous deviez faire et à quel moment les choses se produiraient	[ ]	❍	❍
Demandez seulement si Q4 = #2, #3 ou #4 i. Lorsque vous avez appelé concernant votre problème pour rembourser, le représentant du service vous a expliqué les options disponibles dans votre cas	[ ]	❍	❍

Q7 Dans l'ensemble, dans quelle mesure êtes-vous satisfait de la qualité du service que vous avez reçu de la part du Centre de service national de prêts aux étudiants? Veuillez utiliser la même échelle de 5 points, où 1 signifie que vous êtes très insatisfait, et 5 que vous êtes très satisfait.

1. Très insatisfait ..... ❍
2. ..... ❍
3. ..... ❍
4. ..... ❍
5. Très satisfait ..... ❍ **PASSER À LA Q9**

Nsp/Nrp ..... ❍

Q8 Vous avez indiqué que vous avez été insatisfait du service reçu. Pouvez-vous m'expliquer pourquoi?

Q9 Au cours des six derniers mois, avez-vous eu des problèmes avec le service rendu par le Centre de service national de prêts aux étudiants?

- Oui ..... ❍
- Non ..... ❍ **PASSER À LA Q12**
- Nsp/Nrp ..... ❍

Q10 Quels problèmes de service avez-vous rencontrés au cours des six derniers mois? (NE PAS LIRE / INSCRIRE TOUTES LES MENTIONS)

1. Cela a pris trop de temps pour recevoir l'information dont j'avais besoin .... ❍
2. J'ai été transféré d'une personne à l'autre ..... ❍
3. J'ai dû m'y prendre à plusieurs reprises pour obtenir l'information que j'avais demandée
4. J'ai dû les recontacter à répétition pour obtenir l'information ou la réponse à ma demande ..... ❍
5. C'était difficile de rejoindre le personnel / les lignes téléphoniques étaient occupées ..... ❍
6. On m'a donné une information erronée ..... ❍
7. J'ai reçu des informations contradictoires de différentes personnes / sources au CSNPÉ ..... ❍
8. Ils ont perdu mon formulaire ou de l'information ..... ❍
9. Employés impolis ..... ❍
- Autre (**PRÉCISER**) _____ ❍
- Nsp/Nrp ..... ❍

Q11 Dans quelle mesure avez-vous été satisfait avec la façon dont le problème s'est réglé? Veuillez utiliser l'échelle en 5 points, où 1 signifie que vous êtes très insatisfait et 5 que vous êtes très satisfait.

1. Très insatisfait ..... ❍
2. ..... ❍
3. ..... ❍
4. ..... ❍
5. Très satisfait ..... ❍
- Nsp/Nrp ..... ❍

DEMANDER Q12 SI Q4 = #3. LES AUTRES, PASSER À LA Q13

Q12 Vous avez mentionné plus tôt que vous avez contacté le Centre de service national de prêts aux étudiants au sujet d'une exemption d'intérêts. Lorsque vous avez appelé le Centre d'appel du Centre de service national de prêts aux étudiants, dans quelle mesure avez-vous été satisfait avec...? Veuillez utiliser une échelle en 5 points, où 1 signifie que vous êtes très insatisfait et 5 signifie que vous êtes très satisfait. Si quelque chose ne s'applique pas à vous, veuillez tout simplement me le dire. Qu'en est-il de l'aspect suivant...?

DEMANDER Q13 SI Q4 = #5, #7. LES AUTRES, PASSER À LA QX1

Q13 Vous avez mentionné plus tôt que vous avez contacté le Centre de service national de prêts aux étudiants, soit pour mettre à jour vos coordonnées ou pour obtenir un formulaire. Lorsque vous avez appelé le Centre d'appel du Centre de service national de prêts aux étudiants, dans quelle mesure avez-vous été satisfait avec...? Veuillez utiliser une échelle en 5 points, où 1 signifie que vous êtes très insatisfait et 5 signifie que vous êtes très satisfait. Si quelque chose ne s'applique pas à vous, veuillez tout simplement me le dire. Qu'en est-il de l'aspect suivant...?

Q12 / Q13 LIRE / PAS DE ROTATION	1 ..... 5 Très insatisfait — Très satisfait	Ne s'applique pas	Dk/Na
Demander a. si Q4 = #3 et statut de grâce ou de remboursement a. Le temps que vous avez dû attendre pour obtenir une décision suite à une demande d'exemption d'intérêts	[ ]	❍	❍
Demander b. si Q4 = #5 b. La durée de temps que vous avez dû attendre afin que votre adresse et numéro de téléphone soient mis à jour	[ ]	❍	❍
Demander c. si Q4 = # 5 **c. Vos coordonnées ont-elles été mises à jour?**	• Oui ..... ❍ • Non ..... ❍		
Demander d. si Q4= #7 d. La durée de temps que vous avez dû attendre pour obtenir un formulaire ou une lettre dont vous aviez fait la demande	[ ]	❍	❍

QX1. LIRE EN ROTATION A ET B ENTRE LES RÉPONDANTS

A. En fonction de votre expérience ou de vos simples impressions, diriez-vous que la priorité des agents du CSNPÉ est de vous aider à respecter vos obligations financières ou de collecter de l'argent auprès de vous. Sur une échelle de -5 à +5, où diriez-vous que la priorité des agents du CSNPÉ se situe présentement? *(Vous pouvez donner n'importe quel chiffre entre -5 et +5)*

- -5 signifie que la priorité la plus haute est accordée à vous aider à respecter vos obligations financières même si cela entraîne des conséquences négatives sur l'argent reçu de vous.
- +5 signifie que la priorité la plus haute est accordée à la collecte d'argent de vous, même si cela entraîne des conséquences négatives sur votre capacité à respecter vos obligations financières.
- 0 est le point milieu et signifie que les deux facteurs reçoivent une importance égale.

-5	-4	-3	-2	-1	0	1	2	3	4	5	Nsp/Nrp
❍	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍

B. En fonction de votre expérience ou de vos simples impressions, diriez-vous que la priorité des agents du CSNPÉ est de collecter l'argent que vous leur devez ou de vous aider à respecter vos obligations financières. Sur une échelle de -5 à +5, où diriez-vous que la priorité des agents du CSNPÉ se situe présentement? *(Vous pouvez donner n'importe quel chiffre entre -5 et +5)*

- 15 signifie que la priorité la plus haute est accordée à la collecte de l'argent que vous devez, même si cela entraîne des conséquences négatives sur votre capacité à respecter vos obligations financières.
- +5 signifie que la priorité la plus haute est accordée à vous aider à respecter vos obligations financières même si cela entraîne des conséquences négatives sur l'argent que le CSNPÉ collecte de vous.
- 0 est le point milieu et signifie que les deux facteurs reçoivent une importance égale.

-5	-4	-3	-2	-1	0	1	2	3	4	5	Nsp/Nrp
❍	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍

QX2. Supposons que vous vous trouviez dans une situation où vous sentiez que vous ne pourriez pas faire un paiement sur votre prêt étudiant pour une raison ou une autre. Dans quelle mesure seriez-vous enclin à appeler le CSNPÉ afin de vous renseigner sur les options offertes? Diriez-vous que vous appelleriez (**Lire**) le CSNPÉ?

- Certainement ❍
- Probablement ❍ **PASSEZ À LA PROCHAINE SECTION**
- Probablement pas ❍
- Certainement pas ❍
- Nsp/Nrp ❍ **PASSEZ À LA PROCHAINE SECTION**

QX3. Pourquoi ne seriez-vous pas enclin à appeler le CSNPÉ? (SONDER / INSCRIRE)

_____

_____

_____

SECTION C Grâce et remboursement – Questions supplémentaires

DEMANDER LA SECTION C SI EN PÉRIODE DE REMBOURSEMENT / DE GRÂCE (« OUI » À Q1d, Q1e, Q1f ou Q1g Statut=Grâce). SINON, PASSER À LA SECTION SUIVANTE.

Q14 Avez-vous obtenu un accord de remboursement de prêt accompagné d'une consolidation du Centre de service national de prêts aux étudiants? (**Lire la description si nécessaire**)

- Oui ❍
- Non ❍
- Nsp/Nrp ❍

Q15 Est-ce qu'au moment de consolider vos prêts étudiants, vous saviez clairement quelles étaient vos options de remboursement?

- Oui..... ❍
- Non..... ❍
- Nsp/Nrp..... ❍

SI Non ou Nsp en Q14, PAQ 18

Q16 **Avez-vous signé et retourné l'accord de consolidation de prêts au Centre de service national de prêts aux étudiants?

- Oui..... ❍ **PASSER À LA Q18**
- Non..... ❍
- Pas certain ..... ❍ **PASSER À LA Q18**

Q17 **Pourquoi n'avez-vous pas signé et retourné l'accord de consolidation de prêts? (NE PAS LIRE / ACCEPTER PLUSIEURS RÉPONSES / SONDER LES DÉTAILS)

1. Ne connaissait pas le processus de consolidation / comment consolider des prêts. ❍
2. N'a pas reçu de formulaire de consolidation..... ❍
3. N'avait pas l'impression d'en avoir besoin..... ❍
4. Ne se sentait pas prêt à s'engager dans une approche de paiement..... ❍
- Autre (**PRÉCISER**) _____ ❍
- NSP/NRP..... ❍

SI RECOUVREMENT, PASSER À LA Q19

Q18 Avez-vous eu des difficultés à rembourser votre prêt étudiant au cours des six derniers mois?

- Oui..... ❍
- Non..... ❍
- Nsp/Nrp..... ❍

Q19 Le Centre de service national de prêts aux étudiants ou Tricura vous ont-ils contacté par téléphone pour vérifier si vous aviez l'impression que vous pourriez avoir de la difficulté à rembourser vos prêts étudiants gouvernementaux?

- Oui..... ❍
- Non..... ❍
- Nsp/Nrp..... ❍

Q20 Le Centre de service national de prêts aux étudiants vous a-t-il envoyé par la poste les options qui vous étaient disponibles dans le cas où vous auriez des difficultés à rembourser vos prêts étudiants gouvernementaux?

- Oui..... ❍
- Non..... ❍
- Nsp/Nrp..... ❍

SI Q1.g EST « OUI », PASSER À LA Q24

Q21 Selon ce que vous savez, est-ce que le Centre de service national de prêts aux étudiants offre des options dans l'éventualité où vous ne pourriez pas faire vos paiements selon l'échéancier établi?

- Oui..... ❍
- Non..... ❍
- Nsp/Nrp..... ❍

PASSER À LA Q24

Q22 **(REMBOURSEMENT / GRÂCE) :** Si vous avez de la difficulté à rembourser votre prêt étudiant, quelle(s) forme(s) d'aide le programme offre-t-il? (NE PAS LIRE / SONDER / ACCEPTER TOUT CE QUI S'APPLIQUE)

(RECOUVREMENT) : Quelle(s) forme(s) d'aide le programme offre-t-il? (NE PAS LIRE / SONDER / ACCEPTER TOUT CE QUI S'APPLIQUE)

1. Exemption de payer la portion d'intérêt du prêt pour quelques mois ..... ❍
2. Exemption de payer le principal pour quelques mois ..... ❍
3. Exemption d'intérêt ..... ❍
4. Réduction du montant du paiement et extension de la durée du remboursement (révision des termes) ..... ❍

- Autre (**PRÉCISER**)_____ ❍
- Ne sait pas s'il y a de l'assistance de disponible ..... ❍

Q23 Où iriez-vous pour obtenir ou confirmer de l'information concernant l'assistance disponible? (NE PAS LIRE / ACCEPTER PLUSIEURS RÉPONSES / SONDER EN DÉTAIL / SI UN SITE WEB EST MENTIONNÉ, SONDER)

1. Sites Web Ciblétudes ou du Centre de service national de prêts aux étudiants..... ❍
2. Site Web de <**Province**> ..... ❍
3. Site Web – ne peut préciser..... ❍
4. Lettre de consolidation ..... ❍
5. Amis ..... ❍
6. Bureaux d'aide financière aux étudiants ..... ❍
7. Le centre d'appel du Centre de service national de prêts aux étudiants..... ❍

- Autre (**PRÉCISER**) _____ ❍
- NSP/NRP ..... ❍

Q24 À l'heure actuelle, dans quelle mesure comprenez-vous clairement les informations suivantes au sujet de votre prêt étudiant du gouvernement? Veuillez s'il vous plaît me dire si vous pensez que ces informations sont entièrement claires, assez claires, pas très claires ou pas claires du tout. Commençons avec... (LIRE EN ROTATION)

	LIRE EN ROTATION	Entièrement claires	Assez claires	Pas très claires	Pas claires du tout	Nsp/Nrp
1.	Le montant total de prêt que vous devez à l'heure actuelle	❍	❍	❍	❍	❍
2.	Le taux d'intérêt que vous payez en ce moment	❍	❍	❍	❍	❍
3.	Le nombre approximatif d'années qu'il vous faudra pour rembourser entièrement votre prêt étudiant du gouvernement	❍	❍	❍	❍	❍
4.	**Les options à votre disposition advenant que vous ne soyez pas en mesure d'effectuer les paiements prévus	❍	❍	❍	❍	❍

Q25 Selon ce que vous en savez ou basé sur vos impressions, lequel des deux énoncés suivants est vrai?

- Durant la période de grâce, aucun intérêt ne s'accumule sur mon prêt – ou .... ❍
- Durant la période de grâce, les intérêts s'accumulent sur mon prêt..... ❍
- Nsp/Nrp ..... ❍

DEMANDER SEULEMENT Q26 SI ÉTUDIANT À TEMPS PARTIEL (DE LA LISTE ÉCHANTILLONNALE). SINON, PASSER À LA SECTION SUIVANTE.

Q26 ** Selon ce que vous en savez ou basé sur votre impressions, en pensant seulement à votre prêt aux étudiants à temps partiel, lequel des deux énoncés suivants est vrai?

- On doit faire des paiements d'intérêts sur le prêt aux étudiants à temps partiel pendant qu'on est encore aux études..... ❍
- On ne doit faire des paiements d'intérêt sur un prêt aux étudiants à temps partiel seulement après la fin de nos études ..... ❍
- Nsp/Nrp ..... ❍

SECTION D Recouvrement

DEMANDER LA SECTION D SEULEMENT SI ÉCHANTILLON DE RECOUVREMENT ET « OUI » À Q.2g (VERSION REMBOURSEMENT / GRÂCE). SINON, PASSER À LA SECTION SUIVANTE.

Vous avez dit qu'au cours des six derniers mois, vous aviez été en contact avec les Services nationaux de recouvrement ou Revenu Canada au sujet du remboursement de votre prêt <**Féd.** / **Prov.**> *aux étudiants. Je voudrais maintenant vous poser quelques questions sur votre expérience avec cet organisme.*

Veuillez penser seulement à vos contacts relativement à votre prêt <**Féd.** / **Prov.**> *aux étudiants et pas aux autres prêts ou dettes impayées que vous pourriez avoir. De la même façon, veuillez penser à vos contacts avec les Services nationaux de recouvrement / Revenu Canada, et non pas à des contacts avec d'autres organismes, comme une banque ou une agence de recouvrement privée.*

Q27 Environ combien de fois avez-vous été en contact avec les Services nationaux de recouvrement pendant les six derniers mois? Veuillez inclure tous les types de contacts, que ce soit par téléphone, par télécopieur, par courriel ou par la poste régulière. (INSCRIRE LE NOMBRE DE CONTACTS / NE PAS ACCEPTER DE FOURCHETTE)

☐☐ **contacts (SI « 0 », PASSER À LA PROCHAINE SECTION)**

- Nsp/Nrp ..... ❍

Q28 De quelle(s) façon(s) avez-vous été en contact avec les Services nationaux de recouvrement? Est-ce que c'était... (LIRE LA LISTE / ACCEPTER TOUTES LES RÉPONSES)

1. Par téléphone ..... ❍
2. Par télécopieur ..... ❍
3. Par courriel ..... ❍
4. Par lettre ou par la poste régulière ..... ❍
5. Ou d'une autre façon? SI OUI, **PRÉCISER** _____ ❍

SPONTANÉ

- Nsp/Nrp..... ❍

SI CODE 4 À Q28, DEMANDER Q29. SINON, PASSER À LA Q30

Q29 Vous avez mentionné la poste régulière. Est-ce que les informations que vous avez reçues des Services nationaux de recouvrement étaient claires et compréhensibles?

- Oui..... ❍
- Non..... ❍

Q30 En pensant aux contacts que vous avez eus au cours des six derniers mois avec les Services nationaux de recouvrement, j'aimerais que vous me disiez dans quelle mesure vous êtes satisfait ou non de chacun des aspects du service suivants. Veuillez utiliser une échelle en 5 points, où 1 signifie que vous êtes très insatisfait et 5 signifie que vous êtes très satisfait. Si quelque chose ne s'applique pas à vous, veuillez tout simplement me le dire. Qu'en est-il de l'aspect suivant...? (LIRE EN ROTATION / RÉPÉTER LES DIRECTIVES AU BESOIN / INSCRIRE SÉPARÉMENT « NE S'APPLIQUE PAS » ET NSP) Dans quelle mesure êtes-vous satisfait de cet aspect du service?

	LIRE EN ROTATION	1 .....5 Très insatisfait Très satisfait	Ne s'applique pas	Nsp/Nrp
a.	Le temps que vous avez dû attendre pour parler avec un représentant du service à la clientèle	[ ]	❍	❍
b.	La compétence du personnel	[ ]	❍	❍
c.	La courtoisie du personnel	[ ]	❍	❍
d.	Dans quelle mesure vous avez eu l'impression d'être traité de façon juste et équitable dans les circonstances (CECI SIGNIFIE QUE LA MANIÈRE DONT VOUS AVEZ ÉTÉ SERVI ÉTAIT JUSTE ET ÉQUITABLE, ET NON PAS SI LES RÈGLEMENTS DU PROGRAMME ÉTAIENT JUSTES ET ÉQUITABLES)	[ ]	❍	❍
e.	Dans quelle mesure on vous a informé ce que vous devez faire	[ ]	❍	❍
f.	La facilité à rejoindre quelqu'un (CECI SIGNIFIE OBTENIR L'ACCÈS AU SERVICE À LA CLIENTÈLE. CELA NE CONCERNE PAS LES RÈGLEMENTS DU PROGRAMME)	[ ]	❍	❍
g.	L'accès au service dans la langue officielle de votre choix, soit en français ou en anglais	[ ]	❍	❍

Q31 Je vais maintenant vous lire une série d'énoncés qui peuvent s'appliquer au service que vous avez reçu, au cours des six derniers mois, de la part des Services nationaux de recouvrement. J'aimerais savoir dans quelle mesure vous êtes en accord ou en désaccord avec chacun d'eux. Veuillez utiliser une échelle en 5 points, où 1 signifie que vous êtes entièrement en désaccord, et 5 signifie que vous êtes entièrement d'accord. Si quelque chose ne s'applique pas à vous, veuillez me le mentionner. Qu'en est-il de l'énoncé suivant...? (LIRE EN ROTATION / RÉPÉTER LES DIRECTIVES AU BESOIN / ENREGISTRER SÉPARÉMENT « NE S'APPLIQUE PAS » ET « NE SAIT PAS »)

	LIRE EN ROTATION	1 ..... 5 Entièrement en désaccord Entièrement d'accord	Ne s'applique pas	Nsp/Nrp
a.	Le préposé du service était réceptif à vos besoins	[ ]	❍	❍
b.	Le préposé du service a été en mesure de répondre à votre demande au premier contact	[ ]	❍	❍
c.	Le préposé du service a respecté les engagements ou les promesses	[ ]	❍	❍
d.	Le préposé du service était facile à comprendre	[ ]	❍	❍
e.	Vous avez reçu des réponses complètes à vos questions	[ ]	❍	❍

LIRE EN ROTATION	1 ..... 5 Entièrement en désaccord	Entièrement d'accord	Ne s'applique pas	Nsp/Nrp
f. Les documents ou les autres informations écrites que vous avez reçus étaient faciles à comprendre	[ ]		❍	❍
g. L'information que vous avez reçue était précise	[ ]		❍	❍
h. Vous et le préposé du service aviez la même compréhension de quelles étaient les prochaines étapes, ce que vous deviez faire et à quel moment les choses se produiraient	[ ]		❍	❍

Q32 Dans l'ensemble, dans quelle mesure êtes-vous satisfait de la qualité du service que vous avez reçu de la part des Services nationaux de recouvrement? Veuillez utiliser la même échelle de 5 points, où 1 signifie que vous êtes très insatisfait, et 5 que vous êtes très satisfait.

1. Très insatisfait ..... ❍
2. ..... ❍
3. ..... ❍
4. ..... ❍
5. Très satisfait ..... ❍ **PASSER À LA Q34**
- Nsp/Nrp ..... ❍

Q33 Vous avez indiqué que vous avez été insatisfait du service reçu. Pouvez-vous m'expliquer pourquoi?

_____

_____

_____

Q34 **SI CODES 1-3 EN Q32, DEMANDER :** Pourquoi n'êtes-vous pas plus satisfait de la qualité du service que vous avez reçu de la part des Services nationaux de recouvrement? (NE PAS LIRE / CODER TOUTES LES RÉPONSES QUI S'APPLIQUENT)

1. Cela a pris trop de temps avant de recevoir l'information dont j'avais besoin ..... ❍
2. J'ai été transféré d'une personne à une autre ..... ❍
3. J'ai eu à les contacter plus d'une fois afin d'obtenir ce dont j'avais besoin ..... ❍
4. Il a été difficile de joindre le personnel/les lignes téléphoniques étaient occupées... ❍
5. On ne m'a pas donné les bonnes informations ..... ❍
6. J'ai reçu différentes informations de la part de diverses personnes/sources ..... ❍
7. Problèmes de paiement ..... ❍
8. Informations perdues ..... ❍
9. Employés impolis ..... ❍
- Autre (**PRÉCISER**) _____ ❍
- Nsp/Nrp ..... ❍

SECTION E Personnes ayant fait une demande auprès du PCPÉ

DEMANDER LA SECTION E SEULEMENT AUX PERSONNES AYANT FAIT UNE DEMANDE AUPRÈS DU PCPÉ (« OUI » À Q1.a). SINON, PASSER À LA SECTION SUIVANTE.

J'aimerais maintenant que vous vous concentriez sur l'expérience que vous avez eue lorsque vous avez fait la demande d'un prêt étudiant.

Q35 Avez-vous téléchargé un formulaire de demande de prêt étudiant <**Féd. / Prov.**> par Internet?

- Oui ..... ❍
- Non ..... ❍ **PASSER À LA Q37**
- Nsp/Nrp ..... ❍

Q36 Avez-vous soumis le formulaire de demande...? (LIRE)

- En ligne ..... ❍
- Par la poste régulière ..... ❍
- Nsp/Nrp ..... ❍

Q37 **Pour chacun des énoncés suivants, j'aimerais que vous me disiez dans quelle mesure vous êtes en accord ou en désaccord avec chacun d'eux à l'aide d'une échelle en 5 points, où 1 signifie que vous êtes entièrement en désaccord et 5 signifie que vous êtes entièrement d'accord. Si un énoncé ne s'applique pas à vous, veuillez tout simplement me le mentionner. (LIRE / PAS DE ROTATION) Qu'en est-il de l'énoncé suivant...?

	1 .....5 Entièrement en désaccord / Entièrement d'accord	**Ne s'applique pas**	**Nsp/Nrp**
a. Il a été très facile de trouver des informations sur la manière de faire une demande de prêt étudiant subventionné par le gouvernement	[ ]	❍	❍
b. Personnellement, j'ai trouvé qu'il était très facile de remplir tous les formulaires de demande	[ ]	❍	❍

DEMANDER Q38-Q39 UNIQUEMENT AUX DEMANDEURS QUI ONT AUSSI OBTENU UN PRÊT CANADIEN AUX ÉTUDIANTS (« OUI » À LA FOIS À Q1a ET Q1b). SINON, PASSER À LA SECTION SUIVANTE.

Q38 Sur une échelle de 1 à 5 où 1 signifie « très insatisfait » et 5 signifie « très satisfait », dans quelle mesure avez-vous été satisfait des délais entre le moment où vous avez soumis votre première demande de prêt étudiant <**Féd. / Prov.**> et le moment où vous avez été informé des résultats de votre demande? (NOTE À L'INTERVIEWEUR : ENCORE UNE FOIS, EXCLURE LE PROCESSUS D'APPEL)

Très insatisfait		**Neutre**		**Très satisfait**	**Nsp/Nrp**
1	2	3	4	5	
❍	❍	❍	❍	❍	❍

Q39 Et avez-vous reçu votre paiement de prêt étudiant <**Féd. / Prov.**> à temps pour payer vos frais de scolarité sans pénalité?

- Oui..... ❍
- Non..... ❍
- Nsp/Nrp..... ❍

SECTION F Évaluation globale du PCPÉ

DEMANDER À TOUS :

Q40 En tenant compte de tout ce dont nous venons de parler, dans l'ensemble, dans quelle mesure êtes-vous satisfait de la qualité du service que vous avez reçu relativement à vos prêts étudiants <**Féd. / Prov.**>? Veuillez utiliser la même échelle en 5 points, où 1 signifie que vous êtes très insatisfait, et 5 que vous êtes très satisfait.

1. Très insatisfait ..... ❍
2. ..... ❍
3. ..... ❍
4. ..... ❍
5. Très satisfait ..... ❍
- Nsp/Nrp ..... ❍

Q41 Au cours des deux dernières années, est-ce que la qualité du service que vous avez reçu relativement à vos prêts étudiants <**Féd. / Prov.**> s'est améliorée, s'est détériorée ou est demeurée à peu près la même? (ACCEPTER « NE S'APPLIQUE PAS »)

1. Améliorée ..... ❍
2. Détériorée ..... ❍
3. Demeurée à peu près la même ..... ❍
- Ne s'applique pas..... ❍
- Nsp/Nrp ..... ❍

SECTION G Financement des études postsecondaires

DEMANDER LA SECTION G À TOUS LES RÉPONDANTS.

J'aimerais maintenant vous parler du financement de vos études postsecondaires.

Q42 **SI ÉTUDIANT AUX ÉTUDES (« OUI » À Q1a-c), DEMANDER :** Avez-vous reçu une Subvention canadienne pour études pour l'année scolaire en cours?

SI EN PÉRIODE DE REMBOURSEMENT / RECOUVREMENT (« OUI » À Q1d-g), DEMANDER : Avez-vous déjà reçu une Subvention canadienne pour études?

- Oui..... ❍
- Non..... ❍
- Nsp/Nrp..... ❍

PASSER À LA Q46

Q43 Quelle(s) subvention(s) avez-vous reçue(s)? (NE PAS LIRE / ENREGISTRER TOUTES LES MENTIONS)

1. Subvention ..... ❍
2. Subvention canadienne visant les mesures d'adaptation pour étudiants ayant une incapacité permanente ..... ❍
3. Subvention canadienne pour études pour étudiants ayant des personnes à charge ..... ❍
4. Subvention canadienne pour études pour étudiantes inscrites au doctorat .... ❍
5. Subvention canadienne pour études pour étudiants à temps partiel dans le besoin ..... ❍
6. Subvention canadienne pour études à l'intention des étudiants ayant une incapacité permanente ..... ❍
7. Subventions pour les droits de scolarité destinées aux étudiantes et étudiants à faible revenu ..... ❍
8. Autre ..... ❍

◦ Nsp/Nrp ..... ❍

Q44 **SI ÉTUDIANT AUX ÉTUDES (« OUI » À Q1a-c), DEMANDER :** Si vous n'aviez pas reçu une subvention canadienne pour études pour votre année scolaire en cours, laquelle des éventualités suivantes décrit le mieux ce qui vous serait arrivé? Auriez-vous...? (LIRE)

SI EN PÉRIODE DE REMBOURSEMENT / RECOUVREMENT (« OUI » À Q1d-g), DEMANDER : Si vous n'aviez pas reçu une subvention canadienne pour études, laquelle des éventualités suivantes décrit le mieux ce qui vous serait arrivé? Auriez-vous...? (LIRE)

◦ Étudié quand même ..... ❍
◦ Retardé vos études ..... ❍
◦ Pas poursuivi d'études postsecondaires du tout ..... ❍ **PASSER À LA Q46**
◦ Nsp/Nrp ..... ❍

Q45 **SI ÉTUDIANT AUX ÉTUDES, DEMANDER :** Si vous n'aviez pas reçu de subvention canadienne pour études pour votre année scolaire en cours, auriez-vous...? (LIRE EN ROTATION)

SI EN PÉRIODE DE REMBOURSEMENT / GRÂCE OU RECOUVREMENT, DEMANDER : Si vous n'aviez pas reçu de subvention canadienne pour études, auriez-vous...? (LIRE EN ROTATION)

	(SI N'AVAIT PAS REÇU DE SUBVENTION CANADIENNE POUR ÉTUDES)	Oui	Non	Ne peut dire
1.	Réduit votre charge de cours mais étudié à temps plein	❍	❍	❍
2.	Étudié à temps partiel plutôt qu'à temps plein	❍	❍	❍
3.	Étudié dans une autre institution	❍	❍	❍
4.	Étudié dans un autre programme	❍	❍	❍
5.	Travaillé contre rémunération	❍	❍	❍
6.	Emprunté de l'argent d'une banque	❍	❍	❍
7.	Utilisé une marge de crédit	❍	❍	❍
8.	Utilisé des cartes de crédit	❍	❍	❍
9.	Obtenu de l'argent de parents / tuteurs ou d'amis	❍	❍	❍
10.	Aurait étudié plus près de la maison	❍	❍	❍

Q46 **SI ÉTUDIANT AUX ÉTUDES (« OUI » À Q1a-c), DEMANDER :** Si vous n'aviez pas reçu un prêt étudiant <**Féd. / Prov.**> pour votre année scolaire en cours, laquelle des éventualités suivantes décrit le mieux ce qui serait arrivé? Auriez-vous...? (LIRE)

SI EN PÉRIODE DE REMBOURSEMENT / GRÂCE OU RECOUVREMENT (« OUI » À d-g), DEMANDER : Si vous n'aviez pas reçu un prêt étudiant <**Féd. / Prov.**>, laquelle des éventualités suivantes décrit le mieux ce qui vous serait arrivé? Auriez-vous...? (LIRE)

- Étudié quand même ..... ❍
- Retardé vos études ..... ❍
- Pas poursuivi d'études postsecondaires du tout ..... ❍ **PASSER À LA Q48**
- Nsp/Nrp ..... ❍

Q47 **SI ÉTUDIANT AUX ÉTUDES (« OUI » À Q1a-c), DEMANDER :** Si vous n'aviez pas reçu un prêt étudiant <**Féd. / Prov.**> pour votre année scolaire en cours, auriez-vous...? (LIRE EN ROTATION)

SI EN REMBOURSEMENT / GRÂCE OU RECOUVREMENT (« OUI » À Q1d-g), DEMANDER : Si vous n'aviez pas reçu un prêt étudiant <**Féd. / Prov.**>, auriez-vous...? (LIRE EN ROTATION)

(SI N'AVAIT PAS REÇU DE PRÊT ÉTUDIANT DU CANADA)	Oui	Non	Ne peut dire
1. Réduit votre charge de cours mais étudié à temps plein	❍	❍	❍
2. Étudié à temps partiel plutôt qu'à temps plein	❍	❍	❍
3. Étudié dans une autre institution	❍	❍	❍
4. Étudié dans un autre programme	❍	❍	❍
5. Travaillé contre rémunération	❍	❍	❍
6. Emprunté de l'argent d'une banque	❍	❍	❍
7. Utilisé une marge de crédit	❍	❍	❍
8. Utilisé des cartes de crédit	❍	❍	❍
9. Obtenu de l'argent de parents / tuteurs ou d'amis	❍	❍	❍
10. Aurait étudié plus près de la maison	❍	❍	❍

DEMANDER Q48-50 SEULEMENT AUX ÉTUDIANTS ACTUELS (« OUI » Q1a-c). SINON, PASSER À Q51.

Q48 Au cours de votre présente année d'études, dans quelle mesure dépendez-vous de chacune des sources suivantes pour financer vos études? Veuillez utiliser un nombre entre 1 et 5, où 1 signifie que vous dépendrez de façon minime de cette source de financement et 5 que vous en dépendrez fortement. Si vous n'utilisez pas ou n'avez pas du tout accès à la source de financement, veuillez le mentionner. Qu'en est-il de...? (LIRE EN ROTATION)

LIRE EN ROTATION	1 ..... 5 Dépend de façon minime — Dépend fortement	N'utilise pas / N'est pas admissible	Nsp/Nrp
1. Revenu d'emploi / de travail durant l'année scolaire	[ ]	❍	❍
2. Économies personnelles	[ ]	❍	❍
3. Argent des parents / tuteurs / autre parenté	[ ]	❍	❍
4. Argent du conjoint	[ ]	❍	❍

LIRE EN ROTATION	1.....5 Dépend de façon minime — Dépend fortement	N'utilise pas / N'est pas admissible	Nsp/Nrp
5. Argent d'amis autre que les parents, le conjoint ou la parenté	[ ]	❍	❍
6. Prêt étudiant subventionné par le gouvernement	[ ]	❍	❍
7. Subvention gouvernementale d'études	[ ]	❍	❍
8. Bourse d'études	[ ]	❍	❍
9. Prêt personnel d'une banque ou caisse populaire	[ ]	❍	❍
10. R.E.E.E.	[ ]	❍	❍
11. Fiducie scolaire établi par les parents / tuteurs ou autre parent	[ ]	❍	❍
12. SCEE (Subvention canadienne pour l'épargne-études)	[ ]	❍	❍
13. Aide sociale/assistance sociale (bien-être social)	[ ]	❍	❍
14. Assurance-emploi (AE)	[ ]	❍	❍
15. Marge de crédit de votre banque ou caisse populaire	[ ]	❍	❍
16. Cartes de crédit	[ ]	❍	❍
17. Employeur	[ ]	❍	❍

Q49 Au cours de votre présente année d'étude, quelle sera votre principale source de financement pour vos études? (NE PAS LIRE. INSCRIRE UNE SEULE RÉPONSE)

1. Revenu d'emploi / de travail durant l'année scolaire ..... ❍
2. Économies personnelles ..... ❍
3. Argent des parents / tuteurs / autre parenté ..... ❍
4. Argent du conjoint ..... ❍
5. Argent d'amis autre que les parents, le conjoint ou la parenté ..... ❍
6. Prêt étudiant subventionné par le gouvernement ..... ❍
7. Subvention gouvernementale d'études ..... ❍
8. Bourse d'études ..... ❍
9. Prêt personnel d'une banque ou caisse populaire ..... ❍
10. R.E.E.E. ..... ❍
11. Fiducie scolaire établi par les parents / tuteurs ou autre parent ..... ❍
12. SCEE (Subvention canadienne pour l'épargne-études) ..... ❍
13. Aide sociale/assistance sociale (bien-être social) ..... ❍
14. Assurance-emploi (AE) ..... ❍
15. Marge de crédit de votre banque ou caisse populaire ..... ❍
16. Cartes de crédit ..... ❍
17. Employeur ..... ❍

- Nsp/Nrp ..... ❍

Q50 Quand avez-vous appris la première fois de la disponibilité de prêts et de bourses pour aider les gens à réaliser des études postsecondaires? (LIRE / ACCEPTER UNE RÉPONSE)

1. Avant le secondaire ❍
2. À l'école secondaire ❍
3. Au moment de faire application pour les études postsecondaires ❍
4. Après vous être inscrit aux études postsecondaires ❍
- Pas de réponse / ne sait pas ❍

Q51 Au cours des 12 derniers mois, avez-vous cherché quelque information que ce soit imprimée ou électronique sur le financement des études postsecondaires?

- Oui ❍
- Non ❍ **PASSER À Q61**
- Nsp/Nrp ❍

Q52 La dernière fois que vous avez cherché de l'information sur de l'aide financière aux étudiants, où avez-vous cherché? Quelles sources d'information avez-vous utilisées, visitées ou contactées? (NE PAS LIRE / INSCRIRE TOUTES LES MENTIONS)

1. Site Web du gouvernement du Canada ❍
2. Site Web Ciblétudes ou du Centre national des services de prêts étudiants ❍
3. Site Web **<Province>** ❍
4. Internet / Web (non précisé) ❍
5. Publications du Programme canadien de prêts aux étudiants ❍
6. Publications provinciales ❍
7. Centre de service national de prêts aux étudiants Call Centre ❍
8. Publications ou sites Web des établissements d'enseignement postsecondaire ❍
9. Professeurs et conseillers de l'école secondaire ❍
10. Banques / Caisses populaires / institutions financières ❍
11. Parents / tuteurs / bouche à oreille ❍
12. Bulletins d'information sur les études postsecondaires ❍
13. Autre (**PRÉCISER**) _____ ❍
- Nsp/Nrp ❍

SI LES SITES CIBLÉTUDES / CSNPÉ NON MENTIONNÉS EN Q52, DEMANDER Q53. ENSUITE, PASSER À LA Q58. LES AUTRES, PASSER À LA Q54

Q53 Pourquoi n'avez-vous pas accédé aux sites Web de Ciblétudes ou du Centre de service national de prêts aux étudiants? (NE PAS LIRE / SONDER / PLUSIEURS RÉPONSES POSSIBLES)

1. Pas au courant du site Web ❍
2. Pas d'ordinateur ❍
3. Internet non disponible / pas d'accès ❍
4. Ne sait pas comment l'utiliser ❍
5. Aucun besoin de l'utiliser ❍
6. Autre (**PRÉCISER**) _____ ❍
- Aucune réponse / ne sait pas ❍
- Non applicable ❍

Q54 En utilisant une échelle de 1 à 5 *(où 1 signifie « très insatisfait » et 5 signifie « très satisfait »)*, dans quelle mesure avez-vous été satisfait de l'information fournie sur les sites Web de Ciblétudes ou du Centre de service national de prêts aux étudiants?

Très insatisfait		Neutre		Très satisfait	Nsp/Nrp
1	2	3	4	5	
❍	❍	❍	❍	❍	❍

SI LA RÉPONSE EST « 1 » OU « 2 », DEMANDER Q55; SINON, PASSER À LA Q56.

Q55 Pourquoi avez-vous été insatisfait du genre d'information fournie sur les sites Web de Ciblétudes ou du Centre de service national de prêts aux étudiants? (NE PAS LIRE / SONDER / PLUSIEURS RÉPONSES POSSIBLES)

1. Pas assez d'information ..... ❍
2. Je n'ai pas trouvé les réponses dont j'avais besoin..... ❍
3. L'information trouvée n'était pas claire / mêlante..... ❍
4. Système en panne ..... ❍
5. Autre (**PRÉCISER**) _____ ❍

- Aucune réponse / ne sait pas..... ❍
- Non applicable..... ❍

Q56 Dans l'ensemble, dans quelle mesure vous a-t-il été difficile ou facile de trouver ou obtenir l'information que vous cherchiez sur le site Web? Diriez-vous que cela a été...? (LIRE)

- Très facile..... ❍
- Plutôt facile..... ❍
- Plutôt difficile..... ❍
- Très difficile..... ❍
- Nsp/Nrp..... ❍

Q57 Dans l'ensemble, diriez-vous que vous avez été en mesure de trouver ce que vous aviez besoin lorsque vous visitiez le site Web Ciblétudes ou le Centre de service national de prêts aux étudiants? Diriez-vous...? (LIRE)

- Tout ce dont vous aviez besoin ..... ❍
- Presque tout ce dont vous aviez besoin ..... ❍
- Une partie de ce dont vous aviez besoin..... ❍
- Rien de ce dont vous aviez besoin ..... ❍
- Nsp/Nrp ..... ❍

Q58 Dans l'ensemble, quelle source d'information sur l'aide financière aux étudiants avez-vous trouvée la plus utile? (NE PAS LIRE / INSCRIRE UNE SEULE MENTION.)

Q59 Quelle source d'information a été la deuxième plus utile? (NE PAS LIRE / INSCRIRE UNE SEULE MENTION)

NE PAS LIRE	Q58 La plus utile	Q59 Deuxième plus utile
1. Site Web du gouvernement du Canada	❍	❍
2. Site Web Ciblétudes ou Centre national des services de prêts étudiants	❍	❍
3. Site Web <**Province**>	❍	❍
4. Internet / Web (non précisé)	❍	❍
5. Publications du Programme canadien de prêts aux étudiants	❍	❍
6. Publications provinciales	❍	❍
7. Le centre d'appel du Centre de service national de prêts aux étudiants	❍	❍
8. Publications ou sites Web des établissements d'enseignement postsecondaire	❍	❍
9. Professeurs et conseillers de l'école secondaire	❍	❍
10. Banques / Caisses populaires / institutions financières	❍	❍
11. Parents / tuteurs / bouche à oreille	❍	❍
12. Bulletins d'information sur les études postsecondaires	❍	❍
13. Autre (**PRÉCISER**)	❍	❍
◦ Nsp/Nrp	❍ **PASSER À Q60**	

Q60 **Dans l'ensemble, dans quelle mesure les renseignements que vous avez trouvés vous ont-ils été utiles pour faire des choix en matière de financement de vos études postsecondaires? Diriez-vous qu'ils ont été...?

- ◦ Très utiles..... ❍
- ◦ Plutôt utiles..... ❍
- ◦ Pas très utiles..... ❍
- ◦ Pas du tout utiles..... ❍
- ◦ Nsp/Nrp..... ❍

Q61 **Dans quelle mesure comprenez-vous bien la façon avec laquelle le gouvernement détermine si vous obtenez ou non un prêt étudiant et combien d'argent vous obtenez? Diriez-vous que vous le comprenez...?

- ◦ Très bien..... ❍
- ◦ Plutôt bien..... ❍
- ◦ Pas très bien..... ❍
- ◦ Pas bien du tout..... ❍
- ◦ Nsp/Nrp..... ❍

DEMANDER À TOUS LES RÉPONDANTS

Q62 Êtes-vous au courant que vous pouvez vérifier l'état de votre compte à CanLearn.ca?

- Oui..... ❍
- Non..... ❍
- Nsp/Nrp..... ❍

Q63 **S'ils étaient disponibles, quels services Internet interactifs et sécuritaires utiliseriez-vous parmi les suivants, concernant votre prêt étudiant? (Si oui, préciser « certainement » ou « probablement »)

		Oui certainement	Oui probablement	Non	Nsp/Nrp
1.	Vérifier l'état de votre compte	❍	❍	❍	❍
2.	Vérifier votre solde restant	❍	❍	❍	❍
3.	Vérifier votre historique de paiement	❍	❍	❍	❍
4.	Effectuer votre changement d'adresse	❍	❍	❍	❍
5.	Faire une demande d'exemption d'intérêts	❍	❍	❍	❍
6.	Effectuer un paiement unique de prêt	❍	❍	❍	❍
7.	Clavarder en direct avec un prépose du CSNPÉ	❍	❍	❍	❍
8.	Faire une demande de révision de votre échéancier	❍	❍	❍	❍

SECTION H Questions démographiques

DEMANDER À TOUS :
Je n'ai plus que quelques questions à vous poser à des fins statistiques uniquement.

Q64 Quel est le niveau de scolarité le plus élevé que vous ayez complété? (LIRE LA LISTE AU BESOIN)

1. Études primaires/élémentaires ..... ❍
2. Quelques années d'études secondaires..... ❍
3. Diplôme d'études secondaires..... ❍
4. Une partie de la formation professionnelle, technique, collégiale/CÉGEP..... ❍
5. Diplôme de formation professionnelle, technique, collégiale/CÉGEP..... ❍
6. Quelques années de formation universitaire ..... ❍
7. Diplôme universitaire ..... ❍
8. Études supérieures ou diplôme d'une école de profession ..... ❍

SPONTANÉ

- Refus..... ❍

Q65 Laquelle des catégories suivantes décrit le mieux votre situation d'emploi et d'études actuelle? Laquelle des catégories suivantes s'applique le mieux à vous? (NE PAS FAIRE DE ROTATION DE LA LISTE / N'ACCEPTER QU'UNE SEULE RÉPONSE)

1. Vous étudiez à temps plein et vous êtes sans emploi ..... ❍
2. Vous étudiez à temps plein et vous travaillez moins de 20 heures par semaine ..... ❍
3. Vous étudiez à temps plein et vous travaillez plus de 20 heures par semaine ..... ❍
4. Vous étudiez à temps partiel et vous êtes sans emploi ..... ❍
5. Vous étudiez à temps partiel et vous travaillez moins de 20 heures par semaine ..... ❍
6. Vous étudiez à temps partiel et vous travaillez plus de 20 heures par semaine ..... ❍
7. Vous n'êtes pas aux études et vous travaillez (SI NÉCESSAIRE : plus ou moins de 20 heures) ..... ❍
8. Vous n'êtes pas aux études et vous ne travaillez pas ..... ❍

SPONTANÉ

- Refus ..... ❍

Q66 Vous considérez-vous comme étant une personne autochtone? (SI LE RÉPONDANT DEMANDE POUR UNE DÉFINITION, DITES : Autochtone fait référence aux Indiens inscrits, aux Indiens non inscrits, aux Métis et aux groupes Inuits)

- Oui ..... ❍
- Non ..... ❍
- Nsp/Nrp ..... ❍

Q67 L'an dernier, approximativement, quel a été votre revenu total personnel, avant impôts, excluant l'argent que vos parents / tuteurs ou d'autres vous ont donné? (LIRE)

- Aucun revenu ..... ❍
- Moins de 5 000 $ ..... ❍
- 5 000 $ à 10 000 $ ..... ❍
- 10 001 $ à 15 000 $ ..... ❍
- 15 001 $ à 20 000 $ ..... ❍
- 20 001 $ à 25 000 $ ..... ❍
- Plus de 25 000 $ ..... ❍
- Nsp/Nrp ..... ❍

Pouvez-vous me dire plus précisément quel a été votre revenu personnel avant impôts?

_____$

- Refus ..... ❍

Q68 Est-ce que vous habitez présentement avec un parent ou un tuteur?

- Oui ..... ❍
- Non ..... ❍
- Refus ..... ❍

DEMANDER Q69 AUX DEMANDEURS QUI N'ONT PAS OBTENU UN PRÊT ET À CEUX QUI ONT FAIT UNE DEMANDE SUR L'INTERNET

Q69 Le Programme canadien de prêts aux étudiants révise constamment son programme afin de l'améliorer. Pourrions-nous vous contacter de nouveau afin d'obtenir davantage de commentaires sur le programme et son efficacité?

- Oui ..... ❍
- Non ..... ❍ **PASSER AU REMERCIEMENT**

Q70 **(NEW)** Pour que le Programme puisse vous contacter à nouveau, pouvons-nous fournir seulement votre nom et numéro de téléphone à RHDSC qui dirige cette étude? Ces informations demeureront entièrement confidentielles et ne seront utilisées pour vous appeler et obtenir vos réactions sur le programme de prêts étudiants et son efficacité.

- Oui..... ❍
- Non..... ❍ **PASSER AU REMERCIEMENT**

Q71 Pouvons-nous aussi leur communiquer votre adresse de courriel?

- Oui (**inscrire**) _____ ❍
- Non..... ❍

Q72 Tel que nous l'avons mentionné au début du sondage, nous aimerions lier certaines de vos informations provenant du Programme canadien de prêts aux étudiants à vos réponses de sondage. Ces informations seront utilisées seulement à des fins d'analyse pour cette recherche. Encore une fois, les informations que vous fournirez dans ce sondage seront traitées conformément à la loi sur la protection de la vie privée. Nous donnez-vous l'autorisation de lier vos réponses de sondage à vos informations du PCPÉ?

- Oui ..... ❍
- Non..... ❍

Nous vous remercions d'avoir participé à ce sondage. Si vous désirez obtenir de l'information sur ce sondage, vous pouvez en faire la demande au ministère des Ressources humaines et du Développement des compétences, en vertu de la Loi sur l'accès à l'information. Désirez-vous obtenir de plus amples renseignements sur la façon de procéder?

SI OUI, CONTINUER. SI NON : REMERCIER ET TERMINER L'ENTREVUE.

Pour obtenir une copie du rapport, veuillez en faire la demande par écrit à :

Richard Boczkowski
Programme canadien de prêts aux étudiants
200, rue Montcalm, Tour 2, 1er étage
Gatineau, Québec K1A 0J9

Lorsque vous faites une demande de renseignements, veuillez indiquer le nom de l'étude : Programme de prêts étudiants du Canada : Sondage 2007 sur la satisfaction de la clientèle. Les directives sur la façon d'obtenir ces renseignements sont précisées dans une publication gouvernementale intitulée InfoSource, dont vous pouvez vous procurer une copie dans tous les Centres de service Canada. InfoSource est également disponible à l'adresse suivante http://infosource.gc.ca

ENREGISTRER SELON VOS OBSERVATIONS OU SUR L'ENSEMBLE DES DONNÉES :

Q73 Sexe

- Homme..... ❍
- Femme..... ❍

Q74 Province/région

- Terre-Neuve / Labrador ..... ❍
- Île-du-Prince-Édouard ..... ❍
- Nouvelle-Écosse ..... ❍
- Nouveau-Brunswick ..... ❍
- Québec ..... ❍
- Ontario ..... ❍
- Manitoba ..... ❍
- Saskatchewan ..... ❍
- Alberta ..... ❍
- Colombie-Britannique ..... ❍
- Yukon ..... ❍
- Territoires du Nord-Ouest ..... ❍
- Nunavut ..... ❍

Q75 Langue de l'entrevue

- Anglais ..... ❍
- Français ..... ❍

VARIABLE	VARNUM
AGE	1
PROVINCE	2
CONSOLIDATION_TYPE	3
MASKED SIN	4
ADDRESS	5
FNAME	6
MNAME	7
LNAME	8
COMMUNITY_CITY	9
POSTAL_CODE	10
PHONE	11
MARITAL_STATUS	12
FULLORPART	13
SECTOR	14
EXPERIENCED	15
PAID_IN_FULL	16
STATUS	17
NUM_TIMES_CONTACTED_6MONTHS	18
DUPLICATE SINs	19
CASE_MANAGED_6MONTHS	20
CASE_MANAGED_EVER	21
COLLECTIONS_CSLP	22
COLLECTIONS_SP	23
COLLECTIONS_BOTH	24
RANDOM	25
GENDER	26

APPENDIX 3

TABLE OF CONFIDENCE INTERVALS AND SAMPLING ERRORS

CONFIDENCE INTERVALS

Level of confidence: 95%

Sampling error for selected proportions and sample sizes (infinite population)

Sample size	2% or 98%	4% or 96%	6% or 94%	8% or 92%	10% or 90%	12% or 88%	15% or 85%	20% or 80%	25% or 75%	30% or 70%	35% or 65%	40% or 60%	45% or 55%	50%
75	3.2	4.4	5.4	6.1	6.8	7.4	8.1	9.1	9.8	10.4	10.8	11.1	11.3	11.3
100	2.7	3.8	4.7	5.3	5.9	6.4	7.0	7.8	8.5	9.0	9.3	9.6	9.8	9.8
150	2.2	3.1	3.8	4.3	4.8	5.2	5.7	6.4	6.9	7.3	7.6	7.8	8.0	8.0
200	1.9	2.7	3.3	3.8	4.2	4.5	4.9	5.5	6.0	6.4	6.6	6.8	6.9	6.9
250	1.7	2.4	2.9	3.4	3.7	4.0	4.4	5.0	5.4	5.7	5.9	6.1	6.2	6.2
300	1.6	2.2	2.7	3.1	3.4	3.7	4.0	4.5	4.9	5.2	5.4	5.5	5.6	5.7
400	1.4	1.9	2.3	2.7	2.9	3.2	3.5	3.9	4.2	4.5	4.7	4.8	4.9	4.9
500	1.2	1.7	2.1	2.4	2.6	2.8	3.1	3.5	3.8	4.0	4.2	4.3	4.4	4.4
600	1.1	1.6	1.9	2.2	2.4	2.6	2.9	3.2	3.5	3.7	3.8	3.9	4.0	4.0
700	1.0	1.5	1.8	2.0	2.2	2.4	2.6	3.0	3.2	3.4	3.5	3.6	3.7	3.7
800	1.0	1.4	1.6	1.9	2.1	2.3	2.5	2.8	3.0	3.2	3.3	3.4	3.4	3.5
900	0.9	1.3	1.6	1.8	2.0	2.1	2.3	2.6	2.8	3.0	3.1	3.2	3.3	3.3
1,000	0.9	1.2	1.5	1.7	1.9	2.0	2.2	2.5	2.7	2.8	3.0	3.0	3.1	3.1
1,100	0.8	1.2	1.4	1.6	1.8	1.9	2.1	2.4	2.6	2.7	2.8	2.9	3.0	3.0
1,200	0.8	1.1	1.3	1.5	1.7	1.8	2.0	2.3	2.5	2.6	2.7	2.8	2.8	2.8
1,300	0.8	1.1	1.3	1.5	1.6	1.8	1.9	2.2	2.4	2.5	2.6	2.7	2.7	2.7
1,400	0.7	1.0	1.2	1.4	1.6	1.7	1.9	2.1	2.3	2.4	2.5	2.6	2.6	2.6
1,500	0.7	1.0	1.2	1.4	1.5	1.6	1.8	2.0	2.2	2.3	2.4	2.5	2.5	2.5
1,600	0.7	1.0	1.2	1.3	1.5	1.6	1.8	2.0	2.1	2.2	2.3	2.4	2.4	2.5
1,700	0.7	0.9	1.1	1.3	1.4	1.5	1.7	1.9	2.1	2.2	2.3	2.3	2.4	2.4
1,800	0.6	0.9	1.1	1.3	1.4	1.5	1.7	1.8	2.0	2.1	2.2	2.3	2.3	2.3
1,900	0.6	0.9	1.1	1.2	1.3	1.5	1.6	1.8	1.9	2.0	2.1	2.2	2.2	2.2
2,000	0.6	0.9	1.0	1.2	1.3	1.4	1.6	1.8	1.9	2.0	2.1	2.1	2.2	2.2
2,100	0.6	0.8	1.0	1.2	1.3	1.4	1.5	1.7	1.9	2.0	2.0	2.1	2.1	2.1
2,200	0.6	0.8	1.0	1.1	1.3	1.4	1.5	1.7	1.8	1.9	2.0	2.0	2.1	2.1
2,300	0.6	0.8	1.0	1.1	1.3	1.4	1.5	1.7	1.8	1.9	1.9	2.0	2.0	2.0
2,400	0.6	0.8	1.0	1.1	1.2	1.3	1.4	1.6	1.7	1.8	1.9	2.0	2.0	2.0
2,500	0.5	0.8	0.9	1.1	1.2	1.3	1.4	1.6	1.7	1.8	1.9	1.9	2.0	2.0
2,600	0.5	0.8	0.9	1.0	1.2	1.2	1.4	1.5	1.7	1.8	1.8	1.9	1.9	1.9
2,700	0.5	0.7	0.9	1.0	1.1	1.2	1.3	1.5	1.6	1.7	1.8	1.8	1.9	1.9
2,800	0.5	0.7	0.9	1.0	1.1	1.2	1.3	1.5	1.6	1.7	1.8	1.8	1.8	1.9
2,900	0.5	0.7	0.9	1.0	1.1	1.2	1.3	1.5	1.6	1.7	1.7	1.8	1.8	1.8
3,000	0.5	0.7	0.9	1.0	1.1	1.2	1.3	1.4	1.5	1.6	1.7	1.8	1.8	1.8